

EXHIBIT A

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

LIVE FACE ON WEB, LLC,

Plaintiff,

vs.

CORONA CAPITAL, LLC,

Defendant.

Civil Action

No.: 1:17-cv-00538-ER

**DECLARATION OF EDUARD SHCHERBAKOV
IN SUPPORT OF
PLAINTIFF'S MOTION FOR FINAL DEFAULT JUDGMENT**

I, Eduard Shcherbakov, declare under the penalties of perjury of the laws of the United States of America that the following is true and correct:

1. I am over 18 years of age and make this declaration based upon my own personal knowledge.

2. I am currently an owner and the CEO of Live Face on Web, LLC ("LFOW"). Since 2005 I have also been an employee of LFOW. Among other duties, I am responsible for writing the software used by LFOW. I am the author of LFOW's web spokesperson software that is the subject of this dispute.

3. The LFOW Software enhances a web site by using the web spokesperson video to capture, hold and prolong the attention of the average online visitor, enhancing the ability of the website to advertise specific products and services. This technique has a direct positive impact on sales and/or the brand, public image and reputation of any company that has an online presence. Some customers of LFOW have enjoyed double digit increases in web signups and sales as a result of the use of the LFOW Software,

while others have reported increases of 24-60% in lead capture ratios. Attached to my Declaration as Exhibit 1 is a true and correct copy of an LFLOW marketing brochure that references both the benefits of the LFLOW Software at issue in this dispute, as well as feedback from particular LFLOW customers discussing the advantages they have experienced.

4. The Defendant used the LFLOW Software on its website without paying the license fees normally paid to LFLOW, thereby providing the Defendant with the financial benefit of the LFLOW Software without having to pay LFLOW. These benefits included some of the same benefits obtained by LFLOW's paying customers, including increases in web signups, lead capture and sales.

5. The majority of revenue received by LFLOW from the LFLOW Software is the result of monthly license fees received by LFLOW. The only licenses granted to Version 7.0.0 have been for monthly license fees. For its monthly customers, in 2010 LFLOW adopted a form LFLOW Software License and Services Agreement (the "LFLOW Agreement"). A true and correct copy of the LFLOW Agreement is attached hereto as Exhibit 2 to my declaration. The license term currently offered by LFLOW to monthly licensees is one year with automatic renewals, as shown in Section 4 of the LFLOW Agreement. All licensees for Version 7.0.0 were at least a one-year license, and Version 7.0.0 has been licensed continuously since 2008. These licensees for Version 7.0.0 are the only licenses of LFLOW that permit the licensee to use the LFLOW Software on more than one web page or URL.

6. Exhibit A of the LFW Agreement provides the basic breakdown of the licensing fees currently offered for Version 7.0.0 of the LFW Software. The lowest recurring license fee in the form LFW Agreement begins at \$6,900 per month. This \$6,900 monthly fee includes a streaming fee that starts at a minimum of \$3,700/mo. and increases to higher tiers with higher streaming volume. The \$6,900 monthly fee also includes \$3,200/mo. for the licensed materials or “virtual greeter” fee for the display of the spokesperson video. The lowest annual recurring fee for a properly-licensed version of LFW 7.0.0 under the LFW Agreement is \$82,800 annually, which relates to the required fees for the video streaming plan and the virtual greeter plan. LFW also charges for many additional recurring fees, such as “click-on-me functionality,” that is often purchased by LFW customers. Additionally, LFW receives non-recurring fees associated with creating the web spokesperson videos themselves for new LFW customers or for customers who desire additional web spokesperson videos.

7. LFW has provided not only a form license but also three executed licenses (with redactions). These executed licenses were entered prior to the form license but feature terms similar to those in the current LFW Agreement. In the executed licenses the streaming and materials fees could be bundled as one or priced separately, but in either circumstance they were priced via tiers and always included as a single license fee charged by LFW for Version 7.0.0. While the minimum in the LFW Agreement adopted in 2010 is \$6,900, *every* LFW license for Version 7.0.0 has generated far more than the \$6,900/mo. license fee sought in this case. In fact, no licensee of the LFW Software has ever averaged below \$10,000/mo. in eight years of licensing

history. Exhibit 3 to my declaration is a true and correct copy¹ of an executed LFOW Agreement from January 15, 2008, which generates an average monthly license fee in excess of \$6,900/mo., and is still in effect today. Exhibit 4 to my declaration is a true and correct copy¹ of an executed LFOW Agreement from November 8, 2007, which generated an average monthly license fee in excess of \$6,900/mo. Exhibit 5 to my declaration is a true and correct copy¹ of an executed LFOW Agreement from September 8, 2008, which generated an average monthly license fee in excess of \$6,900/mo.

8. The infringing version of LFOW's Software used by the Defendant is similar to the package offered by LFOW on a monthly basis. For example, the virtual greeter described in the LFOW brochure forms the core of the infringing version of the LFOW Software used by the Defendant. If the Defendant had properly paid LFOW for its software and the accompanying services, it would have incurred a one-time video production fee and the corresponding monthly license fee for Defendant's website. The standard fee of \$467.95 per website would have been paid by the Defendant.

9. To determine the license fees lost by LFOW by virtue of the infringement of the Defendant, I researched the usage of the infringing versions of the LFOW Software. I used the internet archive to document the usage.

10. The earliest archive available for the Defendants' website <http://coronacapitalgroup.com> that establishes the storage and distribution of the infringing file is from February 2011. Attached to my declaration as Exhibit 6 is a true

¹ The redactions, which were added for this motion but are not found in the originals, were applied for purposes of this motion to protect LFOW's customers. The unredacted versions can be provided to the Court if requested by the Court for verification.

and correct copy of the internet archive file from Internet Archive from February 3, 2011 (see line 1277 of p. 28, Exhibit 6, highlighting added) for the website <http://coronacapitalgroup.com>. I added highlighting at line 1267 showing the link to the infringing file “lindsey_corona_client.js.” As set forth in the complaint, lindsey_corona_client.js is an infringing version of LFOW’s Software.

11. Attached to my declaration as Exhibit 7 is a true and correct copy of the internet archive file from Internet Archive on December 31, 2013 (see line 1193 of Exhibit 7, highlighting added) for the website <http://coronacapitalgroup.com>. I also confirmed that the Defendant's website contained same link to the infringing file again, which is highlighted at line 1150 in Exhibit 7. Based on this time frame, infringement on Defendant's website <http://coronacapitalgroup.com> occurred for at least 35 months.

12. The table below calculates the damages attributable to the admitted infringement of the Defendant. The table includes the video fee that the Defendant would have paid to LFOW for its website (i.e. a total of two video fees), as well as one license fee of \$6,900 times the number of months of confirmed infringement (i.e. from February 2011 through December 2013) on the subject website:

Websites	Total Video Fee	License Fee (per month based on the fee for streaming and virtual greeter)	Total License Fee for Infringement (monthly fee x months usage between February 2011 and December 2013)	Total Damages
coronacapitalgroup.com	\$467.95	\$6,900	\$241,500	\$241,967.95

I declare under penalty of perjury that the foregoing is true and correct.

Executed: 4/8/2020

By:



Eduard Shcherbakov

EXHIBIT 1

livefaceonweb.com



Live Face On Web

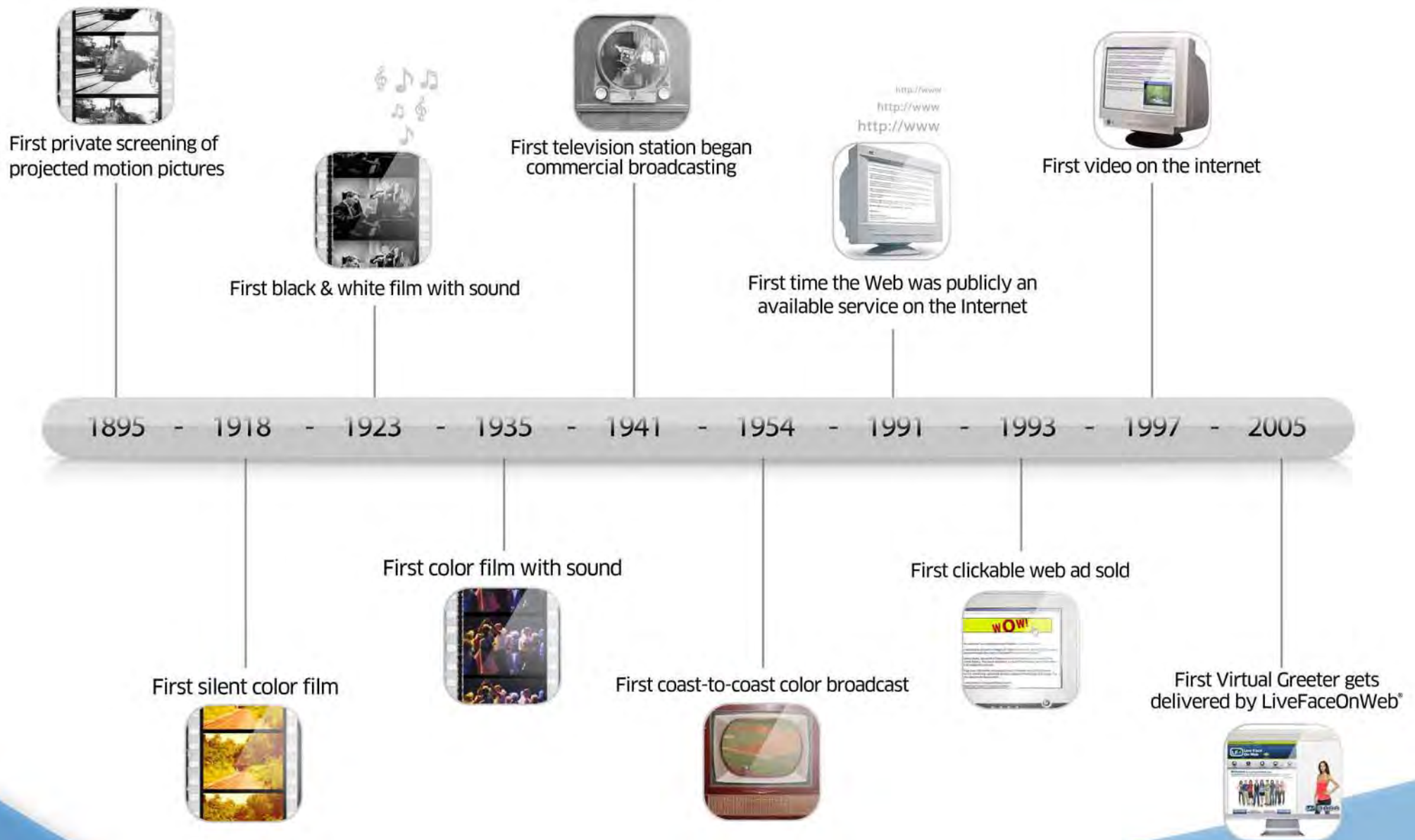
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Internet Technology For The 21st Century

Since 2005, Philadelphia based LiveFaceOnWeb® has emerged as the leader in interactive online solution providers. By revolutionizing the market place with our patent pending technologies, LiveFaceOnWeb® has set the standards for everyone to follow. Through multiple platforms LiveFaceOnWeb® allows companies to utilize video to enhance their visitor's experience. Since the inception of LiveFaceOnWeb®, we have enabled Fortune 500 companies and thousands of small businesses to significantly increase their total marketing campaigns' ROI. By utilizing LiveFaceOnWeb® technology, clients have improved their website's conversion rate by 34% up to 60%, lead capture rate by 22% up to 45%, all while getting their message across to visitor's in a unique and innovative way.

- *Capture website visitor's attention and increase the time spent viewing pages.*
- *Inform the visitor about everything new to your company.*
- *Redirect your visitor to the page of your choice.*
- *Capture your visitor's information with accuracy and ease.*
- *Chat live with your visitor.*
- *Relay the message of a new promotion and track the performance.*





6.7

World population 6.7 billion

23%

23% of the world population
are on the internet

3

Over 3 billion LiveFaceOnWeb
presentation views

2005

2009

8300 pages running
LFOW presentations



3200 custom
made presentations



Increase conversion rates
and lead capture with LFOW
by 22%




“Today's digital marketing options change the game in myriad ways. Online marketing campaigns are less expensive, more targeted, and more personal, not to mention that it's easier to measure return on investment in the digital world. It also means that the era of the annual planned marketing budget is over. Marketing, which has always been a sort of performance art, it has become more improv as teams learn how to test and adjust, test and adjust.

Jessie Scanlon- BusinessWeek.com May 01, 2009



Products

LiveFaceOnWeb® offers several variations of products that are suitable for every industry.

	Virtual Greeter.....	Pg.7-8
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LiveFaceOnWeb® - Products





Virtual Greeter

Pixilated transparent content delivery platform.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

“LFW has helped our site Fax.com immensely. Since the video launch we've seen our sign-ups increase substantially. Plus the turn-around time for new videos has always been amazingly quick. I've recommended it to peers and will continue to do so.

Drew Kersten - Fax.com



LiveFaceOnWeb® Virtual Greeter content delivery platform creates the ability to display a borderless virtual spokesperson that will interact with and guide your visitors.

BUILD BRAND IMAGE **REDUCE BOUNCE RATE**

LiveFaceOnWeb® Virtual Greeter will build your brand's image by reducing your bounce rate. Bounce Rate occurs when a visitor exits your website after only viewing one single web page.

As we all know, people relate better to people, not to words with no emotions or tones. A LiveFaceOnWeb® Virtual Greeter will develop a more enjoyable and comfortable website visit for all of your visitors. Virtual Greeters can be used in an unlimited number of ways. While using a Virtual Greeter on your company's homepage is an innovative and warm way to welcome your visitors, there are endless possibilities on how and where you can use a Virtual Greeter.





Click-On-Me™

Pixilated transparent content delivery platform.

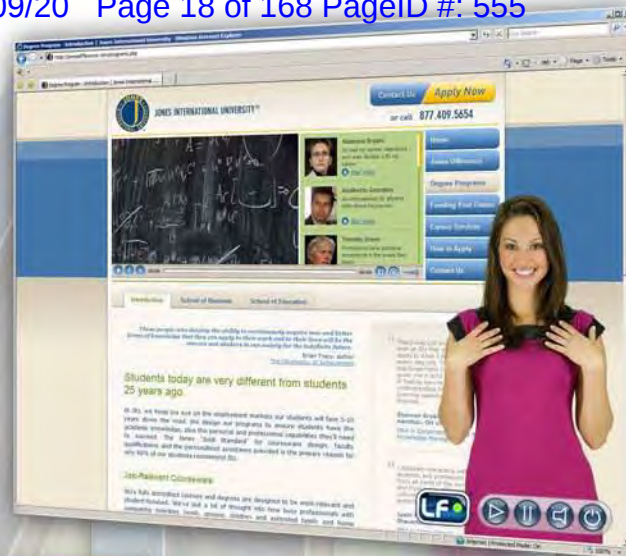
Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

External 3rd party web Analytics Integration.

My initial expectations were that getting the video completed would take days, perhaps even weeks. To my surprise and absolute delight, the video was done exactly as requested, and within 2 business days. To say I am impressed with the professionalism, speed and simplicity with which everything happened, is an understatement. I will certainly be using LFOW again to help market my products.

T.J.Dale - MicroTelligent



Order Form



Contact Us



Chat

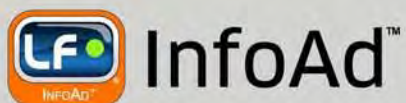
LiveFaceOnWeb® Click-On-Me™ platform creates the ability to display a borderless virtual spokesperson that will interactively guide your visitors to the page of your choice.

INCREASE CONVERSION RATES IMPOSE HUMAN INTERACTION

LiveFaceOnWeb® Click-On-Me™ will increase your conversions by personally encouraging your visitors to view other pages.

Click-On-Me™ is a call to action that is developed from psychology principals of human interaction. When someone asks us to do something, emotions build and we are more likely to grant a simple request, than deny the request. To activate Click-On-Me™ simply embed your link of choice making your Virtual Greeter a fully active link. You can now send your visitor to the page of your desire by asking them to go there.





Pixilated transparent content delivery platform.

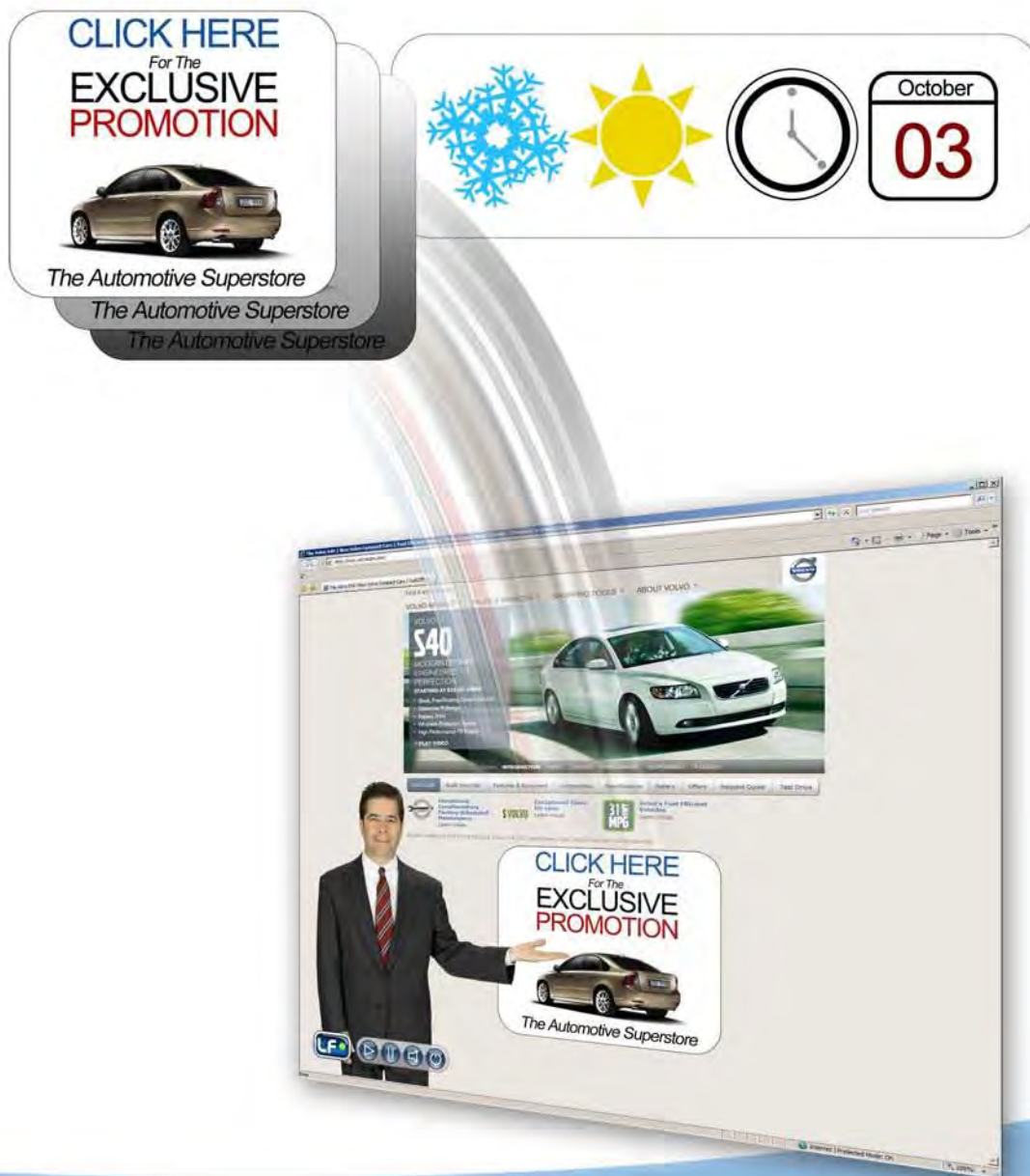
Dynamic banner rollout.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

LFW greeting has been the ideal addition to our website, PanicFirstAid.com. We are dealing with a sensitive topic of a private nature. The personal touch of the LFW model puts our website visitors at ease and gives us a professional feel, resulting in instant credibility. LFW team has been a pleasure to work with. I will highly recommend this service to others seeking to improve your online presence.

Rafe Martin - Panic First Aid



LiveFaceOnWeb® InfoAd™ platform creates the ability to display a borderless virtual spokesperson that will inform your visitor via a dynamic banner advertisement.

INNOVATIVELY DELIVER MARKETING MESSAGES

LiveFaceOnWeb® InfoAd™ will advance the way you communicate your marketing messages by displaying a banner to all website visitors next to the Virtual Greeter. This enables you to deliver any special message to your visitor on an “as needed” basis.

InfoAd™ is a completely customizable and dynamically controlled advertising banner that will display next to your Virtual Greeter. This call to action gives your visitors an innovative, value added, eye catching advertisement. Your company will increase your visitors' experience by offering them incentive upon arrival.





MultiAd™

Pixilated transparent content delivery platform.

Dynamic banner rollout.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

The model and script was great and has already proven to be very effective. The personal service, advice and delivery time that LiveFaceOnWeb.com provided was of the highest standards and most appreciated. We can only highly recommend this service and commend the talented LFOW crew.

Eric Hardess - MyTicket2Freedom



LiveFaceOnWeb® MultiAd™ platform creates the ability to display two borderless virtual spokespeople, that will inform your visitor via the dynamic advertisement space between them.

CAPTIVATE WITH MODEL DIALOGUE

LiveFaceOnWeb® MultiAd™ will advance the way you communicate your marketing messages by displaying multiple advertisement spaces to all website visitors.

MultiAd™ is a completely customizable and dynamically controlled advertisement space that will be displayed between two Virtual Greeters. This conversational style call to action will give your visitors an innovative, value added, eye catching advertisement that delivers more of an influential message, with the added intensity of two Virtual Greeters with the dynamic advertisement space.





SequenceAd™

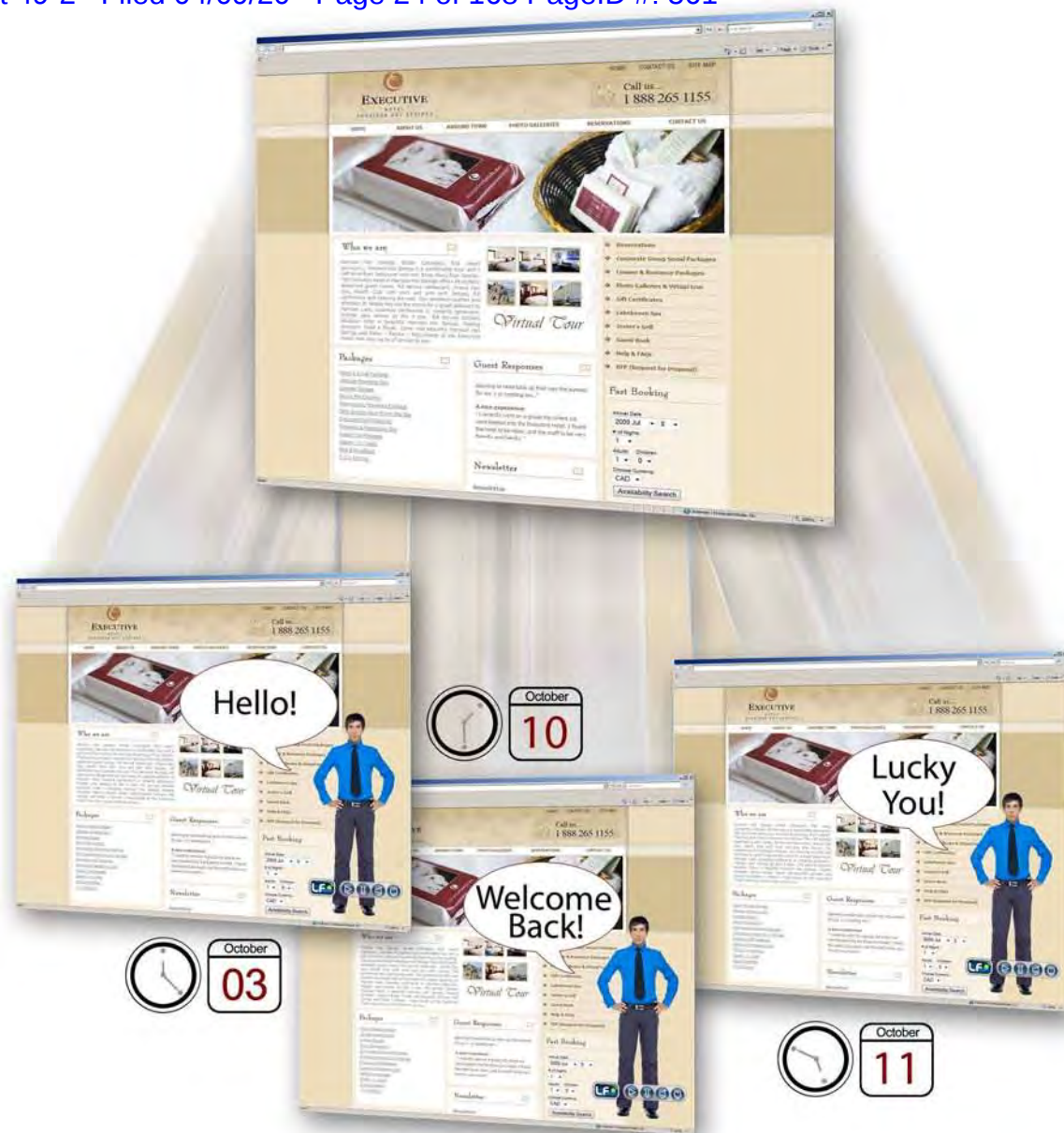
Pixilated transparent content delivery platform.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

LiveFaceOnWeb offers a terrific product. As soon as I saw it on another site, I knew it was perfect for ours. What made it even better was the speed that the company implemented our order and delivered the final product right on our site. It looks completely fantastic compared to the other guys. Our spokesmodel is professional and sincere and really delivered a great product! Thank you LiveFaceOnWeb, you have really added value to our website!

Mark Feldstein - Jeff Kerber Pool Plastering Inc



LiveFaceOnWeb® SequenceAd™ platform creates the ability to display a borderless virtual spokesperson that will inform your visitor on a per visit basis, via preset sequence of custom messages.

CREATE NEW INTEREST EACH VISIT

LiveFaceOnWeb® SequenceAd™ will advance the way you offer incentives to your clients by playing a new preset message in relation to their number of visits.

SequenceAd™ is a completely customizable and dynamically controlled set of Virtual Greeter messages offering new incentives upon each website visit. This call to action gives your visitors added value, eye catching messages, thus your company benefits by increasing visitor experience by offering new incentives each visit. SequenceAd™ will add a great deal of "personal touch" in your relationships with visitors.





HighLighter™

Pixilated transparent web site navigation enhancement platform.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

I highly recommend using a live model on anyone's website. I can tell you, since we've added LiveFaceOnWeb the sign-up ratio for our ad campaigns have nearly tripled.

Carmine Puleo - FunZulu



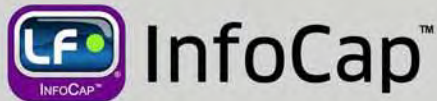
LiveFaceOnWeb® HighLighter™ platform creates the ability to display a borderless virtual spokesperson that will point to the highlighted area of your webpage.

BOOST VISIBILITY LIGHT THE WAY

HighLighter™ features fully customizable and highlighted areas that can be activated or changed at any time via LiveFaceOnWeb® Control Desk. LiveFaceOnWeb® HighLighter™ will boost the visibility of any area on the page to improve the navigational experience for your visitors.

HighLighter™ may appear simple but this feature will ensure that you convey the message you need to. HighLighter™ is a dedicated highlighted section of your website. This is used in conjunction with the Virtual Greeter to make a dedicated section highlighted for stand out viewing by your visitors. They will not miss the message you want them to read when utilizing the interactivity of HighLighter™.





Real time data capture form.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

LiveFaceOnWeb provides a very good product at a fair price along with responsive customer service. We look forward to future projects featuring LiveFaceOnWeb videos.

Mike Saad - Armstrong World Industries



LiveFaceOnWeb® InfoCap™ platform creates the ability to display a borderless virtual spokesperson that is accompanied by a pop-up lead capture form.

IMPROVE LEAD CAPTURE ASSISTANCE WITH EVERY STEP

LiveFaceOnWeb® InfoCap™ will increase your website's lead capture rate, by encouraging visitors to fill in the form that is presented and guided by the Virtual Greeter.

InfoCap™ is the most advanced and easiest way to capture your website visitor's information. InfoCap™ will enable you to capture your visitor's information with an easy to follow secure form that will appear next to the Virtual Greeter. For example, the system is further enhanced by instantly verifying email address, ensuring your captured information is now more efficient to work with. If the email address is not valid, the InfoCap™ system will notify the visitor they accidentally filled in the form with an invalid email. The form is easy to fill in by visitors as the Virtual Greeter will walk them through it, all of this from any page without page reloads. Collected data can be delivered instantly via email or collected as an XML file or database data.





InfoChat™

Complete chat solution.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

We would like to personally thank the entire team at LFW. The sales department was informative and helpful, while tech support made the entire process so easy. We will definitely use LiveFaceOnWeb for future projects.

AJ Goldberg - New Wealth Ways



LiveFaceOnWeb® InfoChat™ platform creates the ability to display a borderless virtual spokesperson that will offer your visitors instant communication via instant messaging.

INCREASE CHAT SESSIONS INSTANT COMMUNICATION

LiveFaceOnWeb® InfoChat™ gives the opportunity for visitors to interact directly with a representative from your company, developing lasting rapport with your customer.

InfoChat™ is a fully interactive on-demand chat solution that allows you to interact instantly with the visitors of your website. You can now answer your website visitors' questions instantly, via the InfoChat™ Instant Message system that can be embedded into your LiveFaceOnWeb®, or via an active link located anywhere and everywhere on your site.





InfoWorld™

*Region and language sensitive
content delivery platform.*

Isolated layer from website design.

*Real-time product manipulation via
the LiveFaceOnWeb® Control
Desk.*

*We would like to give a big thank you for your work, and
to the models of LFOW. Now, the majority of our
customers seem to prefer video advertisement, as
opposed to just reading about us on our website. Our
traffic has more than tripled since the video presentation
was installed. We have since implemented an additional
two video presentations. Our long-term goal is to apply
unique video presentations for specific sections of our
website.*

Peter Ojo - GraphCard



LiveFaceOnWeb® InfoWorld™ platform creates the ability to display a borderless virtual spokesperson that will speak the language according to the visitors' browsers language setting.

EXPAND WORLD MARKET EXPOSURE

LiveFaceOnWeb® InfoWorld™ will allow you to expand your market penetration by relating to and communicating with visitors in the language they speak.

LiveFaceOnWeb® understands the need for international expansion on the world wide web. InfoWorld ensures that visitors from different regions will only see the Virtual Greeter that speaks the visitor's language. You will no longer lose the visitors due to language barriers. Your website will now relate to millions of more people, creating higher conversions from all over the world and allowing you to expand your customer base to anywhere in the world.





InfoCaptions™

Pixilated transparent content delivery platform.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

Dealing with my account manager at LFOW was as easy and efficient as the ordering system on their website. They were quick to respond in a professional and courteous manner to all of my needs. I always felt "in control" throughout this quick and simple process and look forward to working with them again in the very near future. The bottom line is my customers loved the end product! It was worth every penny. Thank you LiveFaceOnWeb!

Jamie Angeli - VirtualBasketballCoach



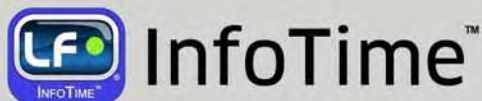
LiveFaceOnWeb® InfoCaptions™ platform creates the ability to display a borderless virtual spokesperson that will display the words being presented at the bottom of the Virtual Greeter.

COMMUNICATE WITHOUT SOUND

LiveFaceOnWeb® InfoCaptions™ enables you to capture your visitor's attention effectively even without sound.

InfoCaptions™ will display the captions of your choice with the Virtual Greeter. Your website will not miss any interaction if the visitor has no speakers or is not able to activate them during working hours or in a public place. Using captions with multimedia presentations dramatically improved website accessibility for people with disabilities. US Rehabilitation Act Section 508 "was enacted to eliminate barriers in information technology, to make new available opportunities for people with disabilities, and to encourage development of technologies that will help achieve these goals". Section 508 recommends "Equivalent alternatives for any multimedia presentation shall be synchronized with the presentation" this means captioning must be provided for video presentations of information that fulfills the same function or purpose upon presentation to the user.





Time zone sensitive content delivery platform.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

I have been a leader in online marketing for over 10 years. It takes a lot, in this day in age, for an internet company to come along and really sweep me off my feet. The LiveFaceOnWeb experience was the most seamless process I have ever encountered. We implemented the video on our website and our average donation increased over \$50 per visitor on the first day. I almost feel like I went on vacation doing business with LiveFaceOnWeb.

Carey Paris - Alzinfo.org



LiveFaceOnWeb® InfoTime™ platform creates the ability to display a borderless virtual spokesperson that will rotate and display only the messages that are relevant to the visitor's time zone.

RIGHT MESSAGE ANY TIME TIMELY RESPONSE

LiveFaceonWeb® InfoTime™ allows your website to display the Virtual Greeter of your choice according to the time zone of your website visitor.

With clients from all over the world, we can't always be around to interact with them. Allow LiveFaceOnWeb® to handle that problem for you. InfoTime™ now gives you the opportunity to tell your visitors if you are open or closed, or, maybe you have special offers starting at a certain hour of the day, now you can set the message to display with ease.





Virtual Dressing Room

Pixilated transparent content delivery platform.

Isolated layer from website design.

Real-time product manipulation via the LiveFaceOnWeb® Control Desk.

We have discovered that using video in doing marketing causes increased sales and easier conversions for our marketing efforts. We have tried video feeds from YouTube, in house video promotions, and after trying many variables we are happy to have discovered LiveFaceOnWeb.com. The models are nice and eager sounding in the presentations and we are impressed. We have two videos presentations so far on our site and plan to add more. I just hope my competitors don't discover this service.

Joe Richey - WholesalerWholesaler



LiveFaceOnWeb® Virtual Dressing Room platform creates the ability to display multiple borderless virtual spokespeople that will walk forward and turn around to display the clothing of choice to the visitor.

REVOLUTIONARY DIGITAL CATWALK

LiveFaceOnWeb® Virtual Dressing Room allows your website to demonstrate the fit and style of your clothes with a 360 degree view to reduce the number of friendly returns from website shoppers.

Separate your online shopping experience from a print catalogue. Imagine giving your customers the ability to see the clothes they are in search of, on a person's body that is similar to their own, in a full motion 360 degree view. The Virtual Dressing Room gives you this capability. You will be able to display your full line of clothing on all the body types of your choice. Your visitors will have the flexibility to select the model that matches their body type. The model can walk forward or walk back, spin in a 360 degree rotation so the customer can see the full fitment of the clothing. It is time to start eliminating friendly returns and to start giving your customers an online shopping experience that they will greatly appreciate.



LiveFaceOnWeb® - Implementation



LiveFaceOnWeb® - Implementation

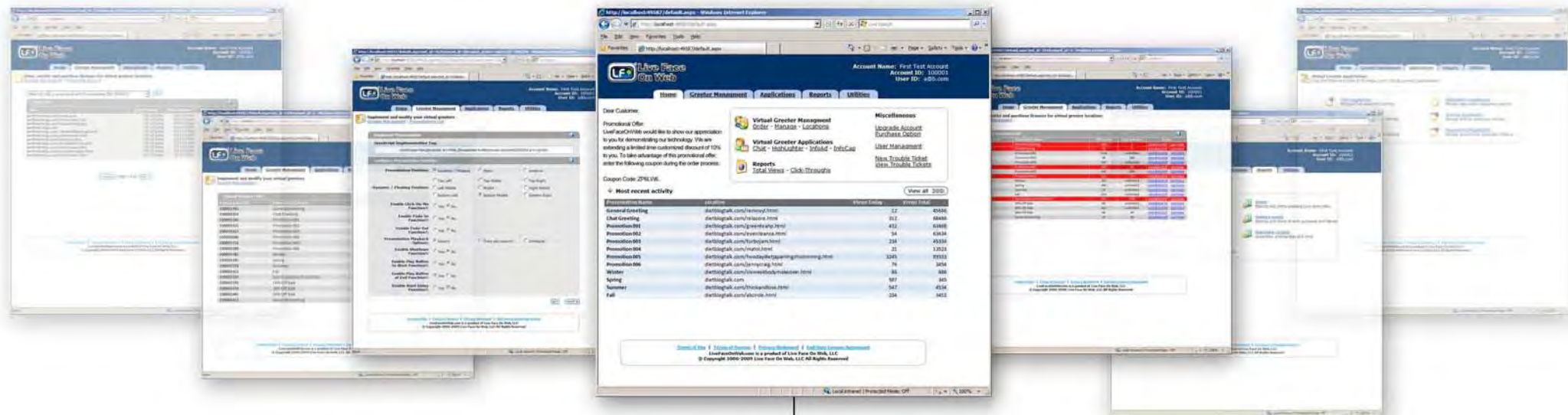
The main goal of LiveFaceOnWeb® is to have a simple and effortless implementation process for all of our products. The implementation process of any of thirteen LiveFaceOnWeb® products is as simple as it can be. Open your HTML page with any text editor and add ONE line of code. As soon as you save the HTML file, the LiveFaceOnWeb® product will be activated. Our patent pending technology guarantees instant activation and execution of all our products under any computer operating system and any web browser.

AS EASY AS TYPING ONE LINE OF CODE

ADJUSTED FOR EVERY INTERNET CONNECTION

Every LiveFaceOnWeb® presentation during the production process is encoded to perform perfectly on any client web browser connected to the Internet at any connection speed. LiveFaceOnWeb® presentations work perfectly on supported mobile applications as well. LiveFaceOnWeb® presentations' delivery platform will automatically adjust video playback features if the client's Internet connection condition changes during presentation playback. Data collected by LiveFaceOnWeb® InfoCap™ product is delivered to clients via email, collected in a LiveFaceOnWeb® database server, collected as XML files, or transferred to the client via a Web Service module.

LiveFaceOnWeb - Control Desk



LiveFaceOnWeb® - Control Desk

LiveFaceOnWeb® Control Desk gives our clients full control of implementation, management and outcome of utilization of LiveFaceOnWeb® presentations. Simple interface with extended help library provides 24 hour/365 days access to all thirteen LiveFaceOnWeb® products. Using Control Desk, a customer is capable to add, remove and replace any video presentation, activate and deactivate the product's features, add, edit and remove advertisements and manage chat users.

UNSURPASSED FLEXIBILITY TOTAL CONTROL

LiveFaceOnWeb® Control Desk reporting facility is a powerful tool created to help clients to be in control. Hundreds of parameters delivered to clients in real time or by schedule helps to tune LiveFaceOnWeb® products to reach the highest effectiveness and flexibility. Using LiveFaceOnWeb® Control Desk video maintenance functionality, a client is able to order a new video presentation, upload self-produced video or even record a video presentation in real time over the Internet. LiveFaceOnWeb® Control Desk includes the ability to setup and maintain all features of LiveFaceOnWeb® Product. InfoChat™ product - our advanced integrated chat solution for any business size. LiveFaceOnWeb® Control Desk was designed with clients in mind. Simplicity, online help and chat with technical support.

LiveFaceOnWeb® - Case Studies



Armstrong® is a worldwide leader in designing manufacturing and marketing of residential and commercial floors, ceilings and cabinets. LiveFaceOnWeb® was the choice of Armstrong® to enhance the navigational element of Armstrong.com.

Challenge: Improve website visibility. Increase conversion ratio. Steer visitors to particular areas of the website without the redesign of web pages.

LiveFaceOnWeb® products are a crucial solution to reach expected results. Script preparation and model selection takes 72 hours, video production was done in 48 hours, HighLighter implementation 4 hours, product installation 15 minutes.

Products: Virtual Greeter, HighLighter™, Click-On-Me™.

Impact: By adding a LiveFaceOnWeb® Virtual Greeter, Armstrong improved their website lift by 100%. Visitors learned how to navigate their way through by listening to the Virtual Greeter.



Black Book® (a Hearst Business Media Company) publishes the weekly, monthly and yearly price guides for the automotive industry. Black Book® supports 25 OEM and more than 3,000 dealer websites.

Project highlights: Multilingual presentations with InfoCaptions™, all presentations managed in real time via LiveFaceOnWeb® Control Desk. Sand box environment created for sales team and technical support training. Custom Web Service created for integration from Black Book® legacy system and LiveFaceOnWeb® Control Desk. Extended activity reporting facility with scheduled XML file transfer was developed and implemented.

Products: Virtual Greeter, Click-On-Me™, InfoCaptions™, LiveFaceOnWeb® Control Desk, Multilingual presentations. Custom development.

Impact: Black Book® reports increases of 24%-60% in their lead capture ratio.



Lexus® is a global leader of manufacturing luxury automobiles and part of the global Toyota® family. Lexus® USA online experience is 220+ highly visible car dealers' websites with detail data about new and used cars, car care, auto parts and financial services.

Challenge: Lexus® wanted to build their rapport with their website visitors and improve the overall effectiveness of their website. Lexus® sought for new tools for website navigation using keywords. Lexus® was looking for a broad reporting system to monitor various aspects of the visitors' activity.

Products: Virtual Greeter, Click-On-Me™, LiveFaceOnWeb® Control Desk, Multilingual Presentations, Custom development & Database development.

Impact: It is reported that LiveFaceOnWeb® Virtual Greeters have over 500 thousand views a month with an 80% complete play rate.

LiveFaceOnWeb® - Case Studies



Fax.com is the leader in Internet fax messaging. They provide fax services suitable for individuals as well as those that need broadcasting services or web fax integration, developer tools or APIs.

Project highlights: A Virtual Greeter was implemented onto the homepage for Fax.com. The Virtual Greeter asks the visitor for an area code and offers to send a free fax number.

Products: Virtual Greeter, Click-On-Me™.

Impact: Fax.com has increased sign-ups by 37% by adding a LiveFaceOnWeb® Virtual Greeter to their website.



Houston Rockets® are an NBA® team with great success.

Challenge: The Rockets® wanted to increase sign-ups for their internet based fan community. The Rockets requested to maintain their team colors and sent in raw footage for post production.

Products: Virtual Greeter (Member of the Rockets cheerleading squad was used as the spokesmodel), Click-On-Me™.

Impact: The Rockets submitted their own footage of their dancers to LiveFaceOnWeb®. The Rockets had an increase in signs up that was estimated to be a 22% increase after utilizing LiveFaceOnWeb® technology.



Zurich® Financial Services Group is an insurance-based financial services provider. Founded in 1872, now having a global network of subsidiaries and offices in North America, Europe, Asia Pacific, Latin America and other markets. With more than 60,000 employees serving customers in more than 170 countries.

Challenge: Demonstrate their company's culture of personal availability for all of their clients from beginning to end, while growing a higher level of personal trust between clients and representatives of Zurich® through an interactive line of communication.

Products: Virtual Greeter (Zurich® management representatives were used as spokespeople), Click-On-Me™.

Impact: Zurich® created a more user friendly multifaceted website that engage the end user experience.



LiveFaceOnWeb, LLC.

1300 Industrial Blvd. Suite 212

Southampton, PA 18966

Toll Free: 1-800-353-1990

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Email: sales@livefaceonweb.com

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EXHIBIT 2



SOFTWARE LICENSE AND SERVICES AGREEMENT

Signature Page

The Client Name:		The Client Contact Name:	
Effective Date:		Term:	One Year From Effective Date
The Client E-Mail:		The Client Phone / Fax:	

The Client Address:	
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This SOFTWARE LICENSE AND SERVICES AGREEMENT ("Agreement") is made and entered into as of the Effective Date, by and between Live Face On Web, LLC, a Pennsylvania limited liability company, doing business as Live Face On Web, with its principal place of business located at 1300 Industrial Boulevard, Suite 212, Southampton, PA 18966 ("LFOW"), and _____ ("Client").

The parties signing below, being duly authorized signers for the parties to this Agreement, intending to be legally bound, hereby agree to all of the terms and conditions set forth herein.	
Live Face on Web, LLC	
Signature	Signature
Name	Name
Title	Title
Date	Date

TERMS AND CONDITIONS FOLLOW



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-TERMS AND CONDITIONS

Section 1: Definitions

1.1 “Business Days” means Monday through Friday, except for any day listed on Exhibit B as a LFW holiday.

1.2 “Client” means, jointly and severally, _____.

1.3 “Client Syndicated Product” means any product or service made available by Client to its customers including but not limited to ASP applications and Web applications.

1.4 “Client Web Site” means the web sites _____, and any websites of the customers of the Client that the Client authorizes to display the Client Video.

1.5 “Client Video” means the video and audio files created by LFW for the Client and hosted on the LFW Web Server but specifically excludes the Licensed Materials and all confidential processes by which the Client Video is converted and/or compressed for use on the LFW media player.

1.6 “LFW Web Server” means the web servers that store and distribute content for the Client Web Site and/or Client Syndicated Products.

1.7 “Licensed Materials” means the software scripts, software files, and LFW media player provided by LFW.

1.8 “Services” means collectively Video Production Services, the General Services and the Maintenance and Support Services.

Section 2: License Grant; Software Delivery

2.1 License Grant. LFW hereby grants to the Client during the Term a personal, revocable, limited, fee-bearing, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use the Licensed Materials solely for purposes of streaming and displaying the Client Video on Internet browsers of visitors to the Client Web Site and on Client Syndicated Products. The foregoing license grant shall include the right for the Client (or its designated third party) to (a) embed links provided by LFW into the Client Web Site for purposes of calling, caching and displaying on the local computers of visitors to the Client Web Site, certain Licensed Materials to enable the streaming and displaying of the Client Video on the Internet browsers of such visitors to the Client Web Site, and (b) embed links provided by LFW into the Client Syndicated Products for displaying the Client Video to the users of the Client Syndicated Products including visitors of the websites integrating Client Syndicated Products, but not for any other purpose (including,

without limitation, any act of electronic or physical distribution, performance or broadcast).

2.2 Restrictions. LFW reserves all its rights not expressly granted to the Client in this Agreement. The Licensed Materials are licensed, not sold to the Client. Except to the extent otherwise expressly permitted hereunder, and without limitation, the following restrictions shall apply to the Licensed Materials. The Client shall (i) not copy or reproduce any portion of the Licensed Materials; (ii) not distribute, share through any information network, transfer, convey, sell, and lease or rent any of the Licensed Materials to any other person or company, in whole or in part; (iii) will only use the Licensed Materials for its internal business purposes and not for the benefit of any third party (other than visitors to the Client Web Site or users of the Client Syndicated Products using the Materials as contemplated hereunder); (iv) not change, alter, amend, modify, decompile, reverse engineer, disassemble or create derivative works, enhancements, extensions or add-ons to any of the Licensed Materials; (v) not remove, obscure or in any way alter LFW’s proprietary notices, trademark or copyright notices affixed or contained in the Licensed Materials and (vi) not export the Licensed Materials outside of the United States (provided this export restriction shall not apply to calling, caching, and displaying the Licensed Materials on Internet browsers of visitors of the Client Web Site or Client Syndicated Products located outside the United States for the purposes of streaming and displaying the Client Video). The foregoing License does not authorize the Client to install or embed the Licensed Materials on any web site other than the Client Web Site and other than in connection with display on a Client Syndicated Product, unless agreed to by LFW in writing, which may be conditioned, among other things, on the payment of additional License fees. The Client further acknowledges and agrees that use of the Licensed Materials may be subject to additional restrictions, under applicable copyright and other laws that are not enforced or prescribed by any technology delivered to the Client. The absence of any such technology designed to enforce these additional restrictions should in no way be viewed or interpreted as a waiver, on the part of LFW or any other person or entity owning any rights in any of the Licensed Materials, of their respective rights to enforce any such additional restrictions regarding the Client’s use of the Licensed Materials. The Licensed Materials are licensed as a single product, and its component parts may not be separated, or divided, for use apart from the whole.

2.3 Delivery and Integration. LFW shall deliver to the Client (or its designated third party) links to be embedded into the Client Web Site and/or Client Syndicated Products. The Client (or its designated third party) may embed such links into the Client Web Site or Client Syndicated Products to enable the



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streaming and displaying of the Client Video on the Internet browsers of visitors to the Client Web Site or users of the Client Syndicated Products. Client acknowledges and agrees that LFOW is not familiar with and has not reviewed the Client Syndicated Products and, therefore, **LFOW provides no warranty that the Licensed Materials will function properly or at all in the Client Syndicated Products.** Client understands that custom development services may be required to achieve functionality of the Licensed Materials in some Client Syndicated Products. LFOW will provide custom development services for Client Syndicated Products in accordance with Section 3.5 of this Agreement.

Section 3: Services

3.1 Services Generally. LFOW shall perform the Services set forth in this Agreement only. Any additional services not expressly stated in this Agreement that may be requested by the Client during the Term, will be provided by LFOW on a time and materials basis at LFOW's then current rates in accordance with a written statement of work signed by both parties to this Agreement and made a part of this Agreement. LFOW shall not be obligated to provide, and the Client shall not be obligated to pay for, any products or services not expressly stated in this Agreement or a written statement of work signed by both parties. LFOW may use subcontractors to provide Services.

3.2 Video Production Services. Upon written request by the Client to LFOW, LFOW shall provide the Client with the following video production services as more fully described in Exhibit A: Non-Custom Video Production; Custom Video Production at LFOW Facilities; Custom Video Production at Designated Locations; and Client-Provided Video Production (collectively, the "Video Production Services"). For Non-Custom Video Production, LFOW will deliver the link to the final version of the applicable Client Video within five (5) Business Days from the date LFOW receives the final script from the Client. For all other Video Production, LFOW will deliver the link to the final version of the applicable Client Video within five (5) Business Days of completing post-production work of the Client Video. The Client shall provide LFOW with at least two (2) weeks advance notice of any request for Custom Video Production at Designated Locations in order for LFOW to schedule video crews for the offsite locations.

3.3 General Services. Upon written request by the Client to LFOW, LFOW shall provide the Client with one or more general or video hosting services more fully described in Exhibit A ("General Services").

3.4 Maintenance and Support. LFOW shall provide the Client with support for the Client Video as more fully described in Exhibit B ("Maintenance and Support Services"). Maintenance and Support Services shall be available on Business Days, between the hours of 10:00AM EST and 7:00PM EST.

3.5 Custom Development Services. LFOW shall provide to the Client reports that: (a) show total number of times the Client Video presentation has been initiated to play; (b) show total number of times the Client Video presentation has finished playing; (c) show how many times the click-through effect has occurred; (d) will be categorized by identification number; and (e) will be in real time reporting. The Client will be provided with an interface that allows the Client to select the Client Video presentation position, orientation and other limited functionality on the Client Web Site. Any other customized development ("Additional Custom Development"), that the Client requests in writing that LFOW provide (including but not limited to other reports and analyses, and any development needed to permit the Licensed Materials to function in Client Syndicated Products) shall be billed \$165 per hour. LFOW shall provide the Client with an estimate of time to complete the Additional Custom Development, however, LFOW shall not be required to obtain the Client's prior acceptance of such estimate in order for the fees incurred with providing the Additional Custom Development to be binding upon the Client. LFOW agrees to remove all LFOW trademarks, service marks, logos, hyperlinks and proprietary notices from the Client Video; provided that, LFOW shall be permitted to include any such trademarks, service marks, logos and proprietary notices (including, without limitation, a "Powered by LiveFaceOnWeb.com®" and "www.livefaceonweb.com" notice) in an information dialog box that will appear when a visitor right clicks on the Client Video.

3.6 Upgrades. LFOW may provide, in its sole discretion, upgrades or enhancements to the Licensed Materials to the Client at no additional cost as part of the Maintenance and Support Services.

Section 4: Term

This Agreement is effective and the parties' obligations commence, on the Effective Date and shall continue in effect until the expiration of the Term, unless terminated early in accordance with Section 10 (Termination). This Agreement will automatically renew for successive one (1) year terms (each a "Renewal Term"). Either party shall be permitted to terminate this Agreement at any time during any Renewal Term by providing written notice at least ninety (90) days in advance to the other party of its desire to terminate this Agreement. The initial Term and all Renewal Terms are collectively the "Term".



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Section 5: Fees, Taxes and Payment

5.1 Payment Obligation. The Client shall pay to LFW the fees in accordance with Exhibit A (collectively, the "Fees"). All amounts payable hereunder shall be paid in United States dollars, and are non-refundable except as otherwise expressly stated with respect to Service Level Warranties (as defined in Exhibit B).

5.2 Fees at Renewal. LFW reserves the right to adjust the Service Fees in accordance with its then current fees at the beginning of each Renewal Term upon ninety (90) days' advance written notice to the Client.

5.3 Taxes. The Client shall be responsible for any and all sales, use, value added and other similar taxes that may be imposed by any taxing jurisdiction under applicable law upon the Client or LFW with respect to the License Fees or Services paid hereunder, other than taxes based upon the income or revenue of LFW, (collectively, "Sales Taxes"). Where LFW is required to collect and remit any such taxes under applicable law, LFW shall separately state such taxes on its invoices to the Client and shall remit all amounts received on account thereof to the appropriate taxing authority. LFW shall maintain full and detailed records of all such taxes invoiced to the Client and paid to any taxing authority by LFW.

Section 6: Ownership; Confidentiality

6.1 LFW Ownership. The Client acknowledges and agrees that the Licensed Materials and all materials and documentation in connection with the Licensed Materials and the Services, including, without limitation, any software (in object code and source code form), databases, documents, LFW content (including, without limitation, images, text, audio, video), methodologies, processes and other information developed or provided by LFW (including, without limitation, all derivative works of the foregoing) (collectively "LFW Property"), are the sole and exclusive property of LFW. The Client further acknowledges and agrees that, except as specifically provided herein, this Agreement does not grant the Client any license, title, or any limited rights of ownership in LFW Property and LFW retains all worldwide right, title and interest in and to LFW Property, including, without limitation, all patent, copyright, trademark, know-how, trade secret and any other proprietary rights inherent therein and appurtenant thereto. LFW represents and warrants that the LFW Property (excluding the Client Materials and any materials or content provided by Client), (i) is owned exclusively by LFW, or is otherwise used with

permission from its licensors, and (ii) does not infringe, misappropriate, or violate any third party intellectual property rights. LFW shall indemnify and hold harmless the Client, and its respective affiliates, officers, directors, and employees (the "Client Indemnitees"), from all losses, damages, liabilities, costs and expenses (including attorneys' fees and court costs) to the extent arising from (a) any breach of the representation given in this Section 6.1, and (b) LFW's fraudulent or willful misconduct, or any violation by LFW of any applicable laws or regulations. LFW's indemnification obligations set forth herein shall not apply in the event the claim or claims giving rise to such indemnification obligations arise from any actions, other than use of the LFW Property in accordance with this Agreement, by the Client Indemnitees (including, without limitation, any unauthorized use of the LFW Property), or any claims for which the Client is obligated to indemnify LFW. The foregoing indemnification shall constitute the Client's sole and exclusive remedy for any breach of the representations and warranties under Sections 6.1(i) and 6.1(ii), and LFW's entire liability with respect thereto, subject to the Client's additional right to terminate this Agreement in accordance with this Agreement.

6.2 The Client Ownership. The Client retains all right, title and interest in and to any text scripts provided by the Client to LFW, the Client Video, content and information located on the Client Web Site and/or Client Syndicated Product, and any and all content provided by the Client to LFW (including all uncompressed and compressed audio and video content) (the "Client Property"). The Client hereby grants to LFW a personal, royalty free, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use such Client Property in any manner (including, without limitation, the right to create derivative works and the right to perform screen scraping in connection the Services, as determined in LFW's sole discretion) necessary to provide the Services to the Client under this Agreement. The Client represents and warrants that the Client Property, (i) is owned exclusively by the Client, or is otherwise used with permission from its licensors, (ii) the Client Property does not infringe, misappropriate, or violate any third party intellectual property or rights of publicity or privacy rights; (iii) is not defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (iv) is not obscene, harmful to minors or child pornographic; (v) does not contain any viruses, Trojan horses, worms, time bombs, cancelbots or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information; and (vi) is not materially false, misleading or inaccurate. The Client shall indemnify and hold harmless LFW, its affiliates, officers, directors and employees, from all losses, damages, liabilities, costs and



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expenses (including attorneys' fees and court costs) to the extent arising from (a) any breach of the representation given in this Section 6.2, (b) the Client's fraudulent or willful misconduct, or any violation by the Client of any applicable laws, regulations, or its privacy policy, and (c) any third party claims relating to Client's use of the LFW Property on the Client Web Site or in a Client Syndicated Product (excluding any claims for which LFW is obligated to indemnify the Client).

6.3 Trademarks. Neither party shall use the other party's names, logos, trademarks or service marks (collectively "Marks") in any promotional or advertising material or efforts or any other publications without the other party's prior written consent, which may be withheld for any reason or no reason. All benefit from any use of the Marks and all goodwill associated therewith shall inure solely to the benefit of the respective owners.

6.4 Confidentiality. Each party acknowledges that it may have access to confidential information of the other party. Accordingly, the provisions of this Agreement, any information identified by the disclosing party as confidential, and any information that a reasonable business person would deem sensitive or confidential (collectively "Confidential Information"), shall be treated by the receiving party on a confidential basis and shall not be disclosed to any third party (except as required by law and upon advance notice to the disclosing party), or used except as permitted hereunder, without the express written consent of the receiving party. Upon expiration or termination of this Agreement for any reason, each party shall return or destroy the Confidential Information of the disclosing party as directed by the disclosing party. Each party shall have the right to disclose the existence of this Agreement and its terms to its subcontractors, and professional advisors who have a "need to know", and to a prospective purchaser and its agents during the course of a due diligence review in a merger transaction, stock sale or sale of all or substantially all of a party's assets, providing that the foregoing have agreed to be bound by the terms of this Section 6.4.

Section 7: Limited Warranty

7.1 Limited Warranty. Except for the Client's right to terminate in accordance with Section 10 (Termination) and as otherwise expressly stated with respect to the Service Level Warranty set forth in Exhibit B and incorporated herein by reference, LFW's sole responsibility and the Client's exclusive remedy in the event of any defect in the Licensed Materials or any failure to provide the Services, shall be that LFW shall make commercially reasonable efforts to remedy any resulting deficiencies.

Section 8: Disclaimer of Warranty.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, LFW PROVIDES THE LICENSED MATERIALS AND SERVICES "AS IS," WITHOUT WARRANTY OF ANY KIND, WHETHER STATUTORY, EXPRESS OR IMPLIED. LFW DISCLAIMS ALL WARRANTIES, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CLIENT SHALL BE SOLELY RESPONSIBLE FOR THE SELECTION, USE AND SUITABILITY OF THE LICENSED MATERIALS AND SERVICES AND LFW SHALL HAVE NO LIABILITY THEREFORE. LFW DOES NOT WARRANT THAT THE LICENSED MATERIALS AND SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE, THAT THE SERVICES WILL MEET CLIENT'S REQUIREMENTS, OR OF ACCURACY OF INFORMATION CONTAINED IN OR DELIVERED THROUGH THE SERVICES.

Section 9: Limitations of Liability

9.1 Maximum Aggregate Liability. The Client acknowledges that the limitations set forth in this Section are integral to the amount of fees levied in connection with this Agreement, and that, were LFW to assume any further liability other than as set forth herein, such fees would of necessity be set substantially higher. LFW's maximum aggregate liability to the Client for any claim related to, or in connection with, the Licensed Materials and Services and this Agreement, except with respect to LFW's indemnification obligations under this Agreement, shall be limited to 50% of the recurring fees actually paid by the Client to LFW under this Agreement over the twelve (12) months preceding the date of the claim.

9.2 LFW LIMITATION ON LIABILITY. LFW SHALL NOT BE LIABLE TO THE CLIENT WHATSOEVER FOR ANY DIRECT OTHER THAN AS STATED IN SECTION 9.1, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR SPECIAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFIT, LOSS OF REVENUE, OR LOSS OF BUSINESS SUFFERED BY THE CLIENT. THIS PROVISION APPLIES EVEN IF LFW IS INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES. LFW SHALL ALSO NOT BE LIABLE FOR ANY DELAYS, NONDELIVERIES, MISDELIVERIES, DATA TRANSMISSION FAILURES, OR FOR ANY FAILURE OF



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PERFORMANCE OR INTERRUPTION OF THE PROVISION OF THE SERVICES TO THE CLIENT.

9.3 Privacy Policy. LFOW does not collect any personally identifiable information from any visitors to the Client Web Site, including any information such as IP or MAC addresses, except to the extent required to perform the General Services. Without limiting the generality of the foregoing disclaimer of warranties and limitation of liability set forth this Agreement, LFOW shall not be responsible for the use of the Client Web Site or any Client Syndicated Product, or for any information collected by the Client or any third parties from the visitors to the Client Web Site or user of a Client Syndicated Product. The Client, on the Client Web Site (including any websites that the Client allows to link to the Client Web Site), shall maintain a privacy policy that allows it to collect personal information and allows it to place cookies on a visitor's computer. LFOW shall not use, transfer, license or disclose any Client Web Site data obtained in performing the Services, except in connection with the performance of the Services for Client and for Client's benefit.

Section 10: Termination

10.1 Termination for Cause. In the event of a final, non-appealable determination that the Licensed Materials infringes any proprietary right of any third party, LFOW shall have the option, at its own expense, to (a) obtain for the Client the right to continue using the infringing item, (b) replace the infringing item or modify it so that it becomes noninfringing, or (c) terminate the licensed rights granted herein and grant the Client a prorated refund of all recurring license fees theretofore paid by the Client. Other than as specified above, either party may terminate this Agreement immediately upon the giving of a final written notice without further obligation to the other party in the event that (i) the aggrieved party ("Non-Defaulting Party") shall have given the other party ("Defaulting Party") an initial written notice of the Defaulting Party's failure to discharge any material obligation, including the obligation to pay any amounts within the time period due and (ii) such failure or default is not cured by the Defaulting Party within five (5) calendar days of the initial notice and continues to exist as of the date upon which the Non-Defaulting Party gives final notice of termination, unless the default is incapable of cure in five (5) calendar days, in which case the cure period shall be extended to fifteen (15) calendar days. Termination pursuant to this Section shall be without prejudice to any rights available to the parties at law or equity. Notwithstanding the foregoing and without limitation LFOW's rights under this Agreement, LFOW shall be permitted to immediately suspend access to the Service in the event the Client has defaulted on its obligations to make any payments when due under this Agreement, or has used the Licensed Materials or the

Services in a manner not authorized under this Agreement and continues to do so after notice thereof from LFOW.

10.2 Effect of Termination and Expiration. Upon expiration or termination of this Agreement for any reason, the Client shall immediately cease using the Licensed Materials and shall immediately remove all of the Licensed Materials (including any embedded links) from the Client servers and the Client Web Site and the Client Syndicated Products (and any other electronic storage devices) and delete or destroy them, along with any related documentation (and any copies thereof) that the Client may have received or otherwise may possess. The Client shall provide LFOW with written confirmation, signed by an authorized representative of the Client, of its compliance with the obligations under this Section 10.2. LFOW shall provide the Client with written confirmation, signed by an authorized representative of LFOW, that it has deleted or destroyed, any Client Property in its possession.

Section 11: General

11.1 Compliance with Law. Each of the parties hereto shall at all times comply with the terms of this Agreement and all applicable local, state and federal laws and regulations pertaining to this Agreement, the use of the Licensed Materials and Services and the performance of their respective obligations hereunder.

11.2 Entire Agreement. This Agreement constitutes the entire agreement between LFOW and the Client with respect to the subject matter of this Agreement and supersedes all prior representations, proposals, discussions and communications, whether oral or in writing.

11.3 Independent Contractors. The parties are independent contractors. Nothing herein shall be deemed to create or constitute a partnership, joint venture, or agency relationship between the parties hereto. Neither of the parties hereto shall have any authority to bind the other in any way.

11.4 Successors and Assigns. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto, and their permitted successors and assigns and legal representatives. Neither party may assign this Agreement or any right granted hereunder, or sublicense, or permit any other person to obtain or exercise any rights in this Agreement or in respect of Services in whole or in part without written permission from the other, which shall not be unreasonably withheld. Notwithstanding the foregoing, either party may assign or transfer its rights and obligations hereunder in the context of a



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merger, acquisition, or the sale of substantially all of the party's assets upon written notice to the other party hereto.

11.5 Governing Law; Waiver of Jury Trial. This Agreement and any and all claims, disputes, and other matters in question arising out of or relating to this Agreement, or breach thereof shall be governed by the laws of the Commonwealth of Pennsylvania, without regard to the conflicts of laws provisions thereof. The parties irrevocably waive trial by jury in any action, proceeding, or counterclaim, whether at law or in equity, permitted to be brought by either of them against the other, whether or not there are other parties in such or proceeding.

11.6 Severability. If any provisions of this Agreement or the application of any such provision shall be held by a court of competent jurisdiction to be contrary to law, the remaining provisions of this Agreement shall continue in full force and effect.

11.7 Disputes Generally. The parties hereby undertake to use good faith efforts to settle all disputes arising under this Agreement. Should a dispute arise, except as otherwise provided hereafter, the parties agree to refer it to a Senior Vice President or higher level executive ("Senior Managers") representing each party. The Senior Managers shall communicate with each other within three (3) Business Days for the purpose of endeavoring to resolve such dispute or such other reasonable time. The Senior Managers shall discuss the problem and negotiate in good faith in an effort to resolve the dispute without the necessity of any formal proceeding relating thereto. If the dispute has not been resolved by the Senior Managers within thirty (30) Business Days of their first communication, then either party may seek other relief as provided herein.

11.8 Notice. Any notices or other communications required or permitted hereunder shall be given in writing and be delivered personally or sent by a nationally recognized overnight courier to the address of each party specified on the signature page (or as subsequently designated by a party by notice to the other party given in accordance with this Section). Such notices or other communications shall be effective on the date such notice is given, if delivery is given in person or by overnight courier.

11.9 Survival of Terms. The provisions of Sections 5.3, 6, 7, 8, 9, 10.2 and 11, shall survive expiration or termination of this Agreement for any reason, as well as the Client's obligation to pay for any fees incurred and not paid in full.

11.10 No Waiver. No provision of this Agreement may be waived, amended or otherwise modified except by a written agreement signed by each party hereto. The waiver by either

party of the breach of any provision hereof shall not be construed as a waiver of subsequent breaches or as a continuing waiver of such breach.

11.11 Press. Neither party hereto shall issue any public statement or press release in connection with this Agreement, except with the consent of the other party hereto, which consent may be withheld for any or no reason.

11.12 Counterparts. This Agreement may be executed in two counterparts, each of which shall be deemed an original, but both of which taken together shall constitute one and the same instrument

11.13 Injunctive Relief. In the event that the Client attempts or threatens to use, copy, license, or convey the LFW Property in a manner contrary to the terms of this Agreement, LFW shall be entitled to pursue, in addition to any other remedies available to it, injunctive relief. The Client hereby acknowledges that other remedies at law are inadequate in the circumstances set forth herein.

11.14 Force Majeure. Neither party shall be liable for any damages or penalty for any delay in performance of, or failure to perform any obligation hereunder or for failure to give the other party prior notice thereof when such delay or failure is due to the elements, acts of God, delays in transportation, delays in delivery by vendors or other causes beyond that party's reasonable control. The party whose performance is prevented by an act of force majeure shall resume performance as soon as is reasonably practicable after the condition of force majeure is no longer operative



Live Face On Web, LLC

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EXHIBIT A

Licensed Materials and Services Description and Fees

Non-Recurring Video Production Services and Fees (including all taxes)			
VIDEO PRODUCTION SERVICES		PRODUCTION FEES	PAYMENT TERMS
Non-Custom Video Production by LFOW	15 seconds of video	\$259.95	Net sixty (60) days following delivery in accordance with Section 2.3
	30 seconds of video	\$467.95	Net sixty (60) days following delivery in accordance with Section 2.3
	60 seconds of video	\$842.95	Net sixty (60) days following delivery in accordance with Section 2.3
	90 seconds of video	\$1,179.95	Net sixty (60) days following delivery in accordance with Section 2.3
	120 seconds of video	\$1,517.95	Net sixty (60) days following delivery in accordance with Section 2.3
	180 seconds of video	\$2,123.95	Net sixty (60) days following delivery in accordance with Section 2.3
	240 seconds of video	\$2,723.95	Net sixty (60) days following delivery in accordance with Section 2.3
	300 seconds of video	\$3,218.95	Net sixty (60) days following delivery in accordance with Section 2.3
Custom Video Production at LFOW Facilities	First 3 hours of studio time (minimum of 3 hours)	\$789.95	Net sixty (60) days following recording
	Each additional hour of studio time	\$389.95	Net sixty (60) days following recording
	Makeup artist per hour	\$250.00	Net sixty (60) days following recording
	Post-production editing for the first 10 seconds of video	\$389.95	Net sixty (60) days following delivery in accordance with Section 2.3
	Post-production editing for each 5 second increment of video	\$157.95	Net sixty (60) days following delivery in accordance with Section 2.3
Custom or Non-Custom Video Production at LFOW Facilities or Designated Locations	Script Writing Service	\$199.95 per video	Net sixty (60) days following delivery in accordance with Section 2.3
Custom Video Production at Designated Locations as set forth in <u>Exhibit C</u>	Domestic Locations (Continental U.S.), excluding Hawaii and Alaska	\$5,899.95 flat fee per location, per day	Net sixty (60) days following delivery in accordance with Section 2.3
	Non-Domestic Locations	\$7,700 flat fee per location, per day	Net sixty (60) days following delivery in accordance with Section 2.3
	Post-production editing	\$350 per video	Net sixty (60) days following delivery in accordance with Section 2.3
Client-Provided Video	Post-production editing (minimum of 2 hours)	\$389.95/hour	Net sixty (60) days following delivery in accordance with Section 2.3



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Further Description of Video Production Services

Non-Custom Video Production. LFOW will provide non-custom video production services using its own facilities and in accordance with the following additional terms.

Presentations are recorded within LFOW studio facilities within forty-eight (48) hours of request.

Prices are based on one time production and one model within the presentation.

The Client will provide its own scripts to LFOW. The Client may select from at least 40 models.

The Client will be able to select different shots and sizes of the video presentations.

Custom Video Production at LFOW Facilities. LFOW will provide custom video recording and production services at the LFOW facilities in accordance with the terms of each order placed by the Client. The Client will be contacted by a LFOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording. If any term of an order placed by the Client cannot be honored, then LFOW shall promptly notify the Client. No term of an order placed by the Client shall alter or supersede the terms of this Agreement.

Custom Video Production at Designated Locations. LFOW will provide custom video recording and production services at the Designated Locations between the hours of 8:00AM and 5:00PM in accordance with the terms of each order placed by the Client. The Client will be contacted by a LFOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording. The specific site at the Designated Location must be able to accommodate a recording crew and other specifications as necessary for the respective sites. If any term of an order placed by the Client cannot be honored, then LFOW shall promptly notify the Client. No term of an order place by the Client shall alter or supersede the terms of this Agreement.

Client-Provided Video Production. LFOW will adapt an uncompressed AVID video file provided to LFOW for presentation on the Client Web Site and/or Client Syndicated Product.

Technical Specifications. The standard for a 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixilated encoding at 300kb/s is 500KB, and 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixilated encoding at 200kb/s is 400KB. The foregoing specifications may vary depending on model movement, color of garment, models facial expression, size of the presentation, duration of the video, and the audio. The following technical requirements apply in order for the Client Video to properly appear on the Internet browser of visitors to the Client Web Site and/or Client Syndicated Product:

Internet Browsers - Safari (version 1 or higher), Internet Explorer (version 5 or higher), Opera (version 6 or higher), Netscape (version 4 or higher), or Firefox (version 1 or higher). The Internet Browser must be configured to enable java scripts and must be using Flash version 8.0 or higher.

Languages. LFOW has the ability to provide flash movie presentations in languages other than English.

Recurring Fees: License Fees, Hosting Fees, and Support and Maintenance Fees			
SOFTWARE AND SERVICE DESCRIPTION	LICENSE / HOSTING FEES	ADDITIONAL TERMS	PAYMENT TERMS
Video Streaming Plans for the Client	<p>Minimum of \$ 3,700 per month for up to 1.5 terabytes of data per month, and then additional fees apply depending on the volume of use as follows:</p> <p>If greater than 1.5 terabytes per month, but less than or equal to 5 terabytes per month, additional fee \$4,500 per month.</p> <p>If greater than 5 terabytes per month, but less than or equal to 10 terabytes per month, additional fee of \$8,000 per month.</p>		<p>Monthly in arrears, payable net sixty (60) days; monthly in arrears for overages, payable net sixty (60) days</p>



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	<p>If greater than 10 terabytes per month, but less than or equal to 30 terabytes per month, additional fee of \$16,000 per month,</p> <p>If greater than 30 terabytes per month, an additional \$2.45 per megabyte in excess of 1.5 terabytes per month</p>		
Licensed Material Fees for Virtual Greeter TM	\$3,200 per month.		Monthly in arrears, payable net sixty (60) days.
Licensed Material Fees for Click-On-Me TM	\$4,000 per month.		Monthly in arrears, payable net sixty (60) days.
Licensed Material Fees for SequenceAd TM	\$4,800 per month		Monthly in arrears, payable net sixty (60) days.
Support and Maintenance Services	No charge for up to eight (8) hours per month, thereafter on a time and materials basis at a rate of \$165 per hour ("Support and Maintenance Fees").	Maintenance and Support Fees will accrue in 15 minute increments	Monthly in arrears, payable net sixty (60) days



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EXHIBIT B

Maintenance and Support Services and Service Level Warranty

This **Exhibit B** sets out the terms and conditions pursuant to which LFW will provide Maintenance and Support Services to the Client and the Service Level Warranty associated with the General Services.

Section 1: Maintenance and Support Services

1.1 General Maintenance and Support Terms.

LFW will provide the following Maintenance and Support Services for the post-production Client Video. For purposes of this **Exhibit B**, “post-production” means the Client Video made available to the Client via the links to be embedded into the Client Web Site and/or Client Syndicated Product.

General Maintenance and Support Services include the following:

- Phone and email help desk for the Client and/or its designated third party service provider;
- Investigate, troubleshoot and revise java scripts and links provided by LFW to the Client for the Client Video;
- Provide updates to comply with new versions of Internet browsers;
- Work with the Client suppliers and contractors as reasonably necessary to coordinate generally scheduled maintenance of the Client Web Site and/or Client Syndicated Product.

1.2 Response Times.

LFW shall respond to technical issues within the following response times:

Category	Required Response Time	Restore and Resolve
Critical	thirty (30) minutes	sixty (60) minutes, or as otherwise agreed by the parties
Non-Critical	one (1) hour	six (6) hours, or as otherwise agreed by the parties

For purposes of this Agreement, “Critical” is defined as rendering the Client Video unavailable and “Non-Critical” is defined as a cosmetic issue. LFW shall not be responsible any breach of the Maintenance and Support Services caused by the action or inaction of the Client or any of its third party designees or suppliers. LFW observes the following holidays (the same holidays will be observed in subsequent years).

Thanksgiving Day
Christmas Day
New Year's Day
Memorial Day
Independence Day
Labor Day
Yom Kippur
Thanksgiving Day
Christmas Day

Section 2: Service Level Warranty

2.1 **Service Availability.** LFW represents and warrants that the General Services will be available in accordance with the terms set forth below (“Service Availability”). Service Availability is defined as the ability to deliver the Client Video to the Client Web Site and/or Client Syndicated Product. LFW guarantees 100% Service Availability, excluding interruptions caused by the following:

- (ii) LFW scheduled maintenance;
- (iii) The Client (or any third party) network maintenance activities;
- (iv) Maintenance at the Client’s premises, including the Client servers or the Client Web Site;
- (v) Failure of the Client’s hardware or software;
- (vi) Failure of the Client Internet service or the Client Web Site (equipment down, not serving content, broken links or similar issues that would interrupt service);
- (vii) Failure of the Client controlled actions and environment (for example power failure, temperature increases, firewall blocking, or unplugging equipment).



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EXHIBIT B (continued)

Maintenance and Support Services and Service Level Warranty

2.2 Credits. If the Client experiences unavailability of the Hosting Service, that is not caused by any of the forgoing exclusions, then LFOW will issue a credit to the Client based on the length of the outage as follows: (a) any single outage greater than two (2) hours = one (1) day credit of the Fees associated with the General Services and (b) cumulative outages in a single day amounting to greater than two (2) hours = one (1) day credit of the Fees associated with the General Services per sixty (60) minute period. One (1) day of Fees associated with the General Services shall be equal to 1/30th of the committed monthly Fees associated with the General Services. A maximum of five (5) days of credit may be provided during any single month.

2.3 Reporting.

In the event the Client believes a service outage has occurred, the Client shall promptly (not to exceed two (2) Business Days) notify LFOW in writing stating the details of such outage, which will include, at a minimum, the time and date of the outage, the period of the outage, and the applicable the Client Web Site or Client Syndicated Product. Upon receipt of such information, LFOW shall conduct its own investigation and report its conclusions to the Client. If LFOW believes, in its reasonable judgment and based on supportable information, the outage did not occur or that it falls within one or more of the exclusions, LFOW shall notify the Client and the parties shall discuss in good faith a resolution. If LFOW believes that an outage has occurred, LFOW will report to the Client the amount of credit owed to the Client and shall apply such credit to the invoice for the immediately following calendar month. No credit shall be given if the Client has failed to timely pay any amount of Fees that are past due.



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EXHIBIT C

Custom Video Production Designated Locations

The following locations are offered by LFOW as of the Effective Date:

U.S.	Mexico & Central America
Albany	Mexico City, Mexico
Albuquerque	Managua, Nicaragua
Anchorage	
Atlanta	Caribbean
Austin	Port of Spain, Trinidad
Boise	Barbados
Boston	Puerto Rico
Bozeman	Jamaica
Charlotte	Tortola and St. Thomas
Chicago	British Virgin Islands
Cleveland	
Columbus	South America
Dallas	Sao Paolo and Rio, Brazil
Dayton	Buenos Aires, Argentina
Denver	Lima, Peru
Des Moines	Santiago, Chile
Detroit	Caracas, Venezuela
Grand Rapids	Bogota, Colombia
Hartford	La Paz, Bolivia
Honolulu	U.K.
Houston	London, England
Indianapolis	Glasgow and Edinburgh, Scotland
Jacksonville	Dublin, Ireland
Knoxville	
Minneapolis	Europe
Kansas City	Madrid and Barcelona, Spain
Las Vegas	Paris and Strasbourg, France
Little Rock	Milan, Rome, and Florence, Italy
Los Angeles	Amsterdam, Netherlands
Louisville	Brussels, Belgium
Memphis	Frankfurt, Berlin, and Munich, Germany
Miami	Prague, Czech Republic
Milwaukee	Warsaw, Poland
	Zurich and Geneva, Switzerland



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Mobile	Stockholm, Sweden
Montgomery	Oslo, Norway
Nashville	Reykjavik, Iceland
New Orleans	Helsinki, Finland
New York City	Budapest, Hungary
Newark	Athens, Greece
Norfolk	Moscow, Russia
Orlando	Malta
Philadelphia	
Phoenix	Asia
Portland, Oregon	Istanbul, Turkey
Portland, Maine	Jerusalem, Israel
Raleigh	Mumbai, India
Reno	New Delhi, India
Richmond	Bangkok, Thailand
Rochester	Tokyo, Japan
St. Louis	Seoul, South Korea
Salt Lake City	Beijing, China
San Diego	Shanghai, China
San Francisco	Singapore
San Jose	Hong Kong
Seattle	Kuala Lumpur, Malaysia
Tallahassee	Manila, Philippines
Tampa	
Tucson	Oceania
Tulsa	Sydney, Melbourne, and Perth, Australia
Washington, D.C.	Auckland, New Zealand
Canada	Africa
Calgary	South Africa
Montreal	
Toronto	Nairobi
Vancouver	
Winnipeg	

EXHIBIT 3



Live Face On Web, LLC

SOFTWARE LICENSE AND SERVICES AGREEMENT**Signature Page**

Effective Date:	January 14, 2008	Term:	[REDACTED]
The Client Name:	[REDACTED]	The Client Contact Name:	[REDACTED]
The Client E-Mail:	[REDACTED]	The Client Phone / Fax:	[REDACTED]

The Client Address:	[REDACTED]
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This SOFTWARE LICENSE AND SERVICES AGREEMENT ("Agreement") is made and entered into as of the Effective Date, by and between Live Face On Web, LLC, a Pennsylvania limited liability company, doing business as Live Face On Web, with its principal place of business located at 1300 Industrial Boulevard, Suite 202, Southampton, PA 18966 ("LFW") and [REDACTED]

The parties signing below, being duly authorized signers for the parties to this Agreement, intending to be legally bound, hereby agree to all of the terms and conditions set forth herein.	
Live Face on Web, LLC	[REDACTED]
Signature	[REDACTED]
Print Name	[REDACTED]
Title	[REDACTED]
Date 1/15/08	Date 1/10/08

TERMS AND CONDITIONS FOLLOW



Live Face On Web, LLC

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-TERMS AND CONDITIONS

Section 1: Definitions

1.1 "Business Days" means Monday through Friday, except for any day listed on Exhibit B as a LFOW holiday.

1.2 "Client Web Site" means the web site [REDACTED] and any [REDACTED] that the Client authorizes to link to [REDACTED]

1.3 "Client Video" means the video and audio files created by LFOW for the Client and hosted on the LFOW Web Server but specifically excludes the Licensed Materials and all confidential processes by which the Client Video is converted and/or compressed for use on the LFOW media player.

1.4 "LFOW Web Server" means the web servers that store and distribute content for the Client Web Site.

1.5 "Licensed Materials" means the software scripts, software files, and LFOW media player provided by LFOW.

1.6 "Services" means the collectively the Video Production Services, the Hosting Services and the Maintenance and Support Services.

Section 2: License Grant; Software Delivery

2.1 License Grant. LFOW hereby grants to the Client during the Term a personal, revocable, limited, fee-bearing, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use the Licensed Materials solely for purposes of streaming and displaying the Client Video on Internet browsers of visitors to the Client Web Site. The foregoing license grant shall include the right for the Client (or its designated third party) to embed links provided by LFOW into the Client Web Site for purposes of calling, caching and displaying on the local computers of visitors to the Client Web Site, certain Licensed Materials to enable the streaming and displaying of the Client Video on the Internet browsers of such visitors to the Client Web Site, but not for any other purpose (including, without limitation, any act of electronic or physical distribution, performance or broadcast).

2.2 Restrictions. LFOW reserves all rights not expressly granted to the Client in this Agreement. The Licensed Materials are licensed, not sold to the Client. Except to the extent otherwise expressly permitted hereunder, and without limitation, the following restrictions shall apply to the Licensed Materials. The Client shall (i) not copy or reproduce any portion of the Licensed Materials; (ii) not distribute, share through any information network, transfer, convey, sell, and lease or rent any of the Licensed Materials to any other person or company, in

whole or in part; (iii) will only use the Licensed Materials for its internal business purposes and not for the benefit of any third party; (iv) not change, alter, amend, modify, decompile, reverse engineer, disassemble or create derivative works, enhancements, extensions or add-ons to any of the Licensed Materials; (v) not remove, obscure or in any way alter LFOW's proprietary notices, trademark or copyright notices affixed or contained in the Licensed Materials and (vi) not export the Licensed Materials outside of the United States. The foregoing License does not authorize the Client to install or embed the Licensed Materials on any web site other than the Client Web Site, unless agreed to by LFOW in writing, which may be conditioned, among other things, on the payment of additional License fees. The Client further acknowledges and agrees that use of the Licensed Materials may be subject to additional restrictions, under applicable copyright and other laws that are not enforced or prescribed by any technology delivered to the Client. The absence of any such technology designed to enforce these additional restrictions should in no way be viewed or interpreted as a waiver, on the part of LFOW or any other person or entity owning any rights in any of the Licensed Materials, of their respective rights to enforce any such additional restrictions regarding the Client's use of the Licensed Materials. The Licensed Materials are licensed as a single product, and its component parts may not be separated, or divided, for use apart from the whole.

2.3 Delivery and Integration. LFOW shall deliver to the Client (or its designated third party) links to be embedded into the Client Web Site. The Client (or its designated third party) shall embed such links into the Client Web Site to enable the streaming and displaying of the Client Video on the Internet browsers of visitors to the Client Web Site.

Section 3: Services

3.1 Services Generally. LFOW shall perform the Services set forth in this Agreement only. Any additional services not expressly stated in this Agreement that may be requested by the Client during the Term, will be provided by LFOW on a time and materials basis at LFOW's then current rates in accordance with a written statement of work signed by both parties to this Agreement and made a part of this Agreement. LFOW shall not be obligated to provide, and the Client shall not be obligated to pay for, any products or services not expressly stated in this Agreement or a written statement of work signed by both parties. LFOW may use subcontractors to provide Services.

3.2 Video Production Services. Upon written request by the Client through the LFOW order website, LFOW shall provide the Client with the following video production services as more fully described in Exhibit A: Non-Custom Video Production; Custom



Live Face On Web, LLC

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Video Production at LFOW Facilities; Custom Video Production at Designated Locations; and Client-Provided Video Production (collectively, the "Video Production Services"). For Non-Custom Video Production, LFOW will deliver the link to the final version of the applicable Client Video within five (5) Business Days from the date LFOW receives the final script from the Client. For all other Video Production, LFOW will deliver the link to the final version of the applicable Client Video within five (5) Business Days of completing post-production work of the Client Video. The Client shall provide LFOW with at least two (2) weeks advance notice of any request for Custom Video Production at Designated Locations in order for LFOW to schedule video crews for the offsite locations.

3.3 Hosting Services. LFOW shall provide the Client with video hosting services as more fully described in Exhibit A ("Hosting Services").

3.4 Maintenance and Support. LFOW shall provide the Client with support for the Client Video as more fully described in Exhibit B ("Maintenance and Support Services"). Maintenance and Support Services shall be available on Business Days, between the hours of 10:00AM EST and 7:00PM EST.

3.5 Custom Development Services. LFOW shall provide to the Client reports that: (a) show total number of times the Client Video presentation has been initiated to play; (b) show total number of times the Client Video presentation has finished playing; (c) show how many times the click-through effect has occurred; (d) will be categorized [REDACTED]; (e) show how much bandwidth the Client has utilized for calculation of fees; and (f) will be in real time reporting. The Client will be provided with an interface that allows the Client to select the Client Video presentation position, orientation and other limited functionality on the Client Web Site (including the websites [REDACTED] that the Client has authorized to link to [REDACTED] through a [REDACTED]). Any other customized development ("Additional Custom Development"), that the Client requests in writing that LFOW provide (including but not limited to other reports or analyses) shall be billed \$165 per hour. LFOW shall provide the Client with an estimate of time to complete the Additional Custom Development, however, LFOW shall not be required to obtain the Client's prior acceptance of such estimate in order for the fees incurred with providing the Additional Custom Development to be binding upon the Client. LFOW agrees to remove all LFOW trademarks, service marks, logos, hyperlinks and proprietary notices from the Client Video; provided that, LFOW shall be permitted to include any such trademarks, service marks, logos and proprietary notices (including, without limitation, a "Powered by LiveFaceOnWeb.com®" and

"www.livefaceonweb.com" notice) in an information dialog box that will appear when a visitor right clicks on the Client Video.

3.6 Upgrades. LFOW may provide, in its sole discretion, upgrades or enhancements to the Licensed Materials to the Client at no additional cost as part of the Maintenance and Support Services.

Section 4: Term

This Agreement is effective and the parties' obligations commence, on the Effective Date and shall continue in effect until the expiration of the Term, unless terminated early in accordance with Section 10 (Termination). This Agreement will automatically renew for successive one (1) year terms (each a "Renewal Term") unless either party provides written notice to the other party of its desire to terminate this Agreement at least sixty (60) days in advance of the expiration of the then current Term. The initial Term and all Renewal Terms are collectively the "Term".

Section 5: Fees, Taxes and Payment

5.1 Payment Obligation. The Client shall pay to LFOW the fees in accordance with Exhibit A (collectively, the "Fees"). All amounts payable hereunder shall be paid in United States dollars, in immediately available funds, and are non-refundable except as otherwise expressly stated with respect Service Level Warranties (as defined in Exhibit B).

5.2 Fees at Renewal. LFOW reserves the right to adjust the Service Fees in accordance with its then current fees at the beginning of each Renewal Term upon ninety (90) days' advance written notice to the Client.

5.3 Taxes. The Client shall be responsible for any and all sales, use, value added and other similar taxes that may be imposed by any taxing jurisdiction under applicable law upon the Client or LFOW with respect to the License Fees or Services paid hereunder, other than taxes based upon the income or revenue of LFOW, (collectively, "Sales Taxes"). Where LFOW is required to collect and remit any such taxes under applicable law, LFOW shall separately state such taxes on its invoices to the Client and shall remit all amounts received on account thereof to the appropriate taxing authority. LFOW shall maintain full and detailed records of all such taxes invoiced to the Client and paid to any taxing authority by LFOW.

Section 6: Ownership; Confidentiality



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6.1 LFOW Ownership. The Client acknowledges and agrees that the Licensed Materials and all materials and documentation in connection with the Licensed Materials and the Services, including, without limitation, any software (in object code and source code form), databases, documents, LFOW content (including, without limitation, images, text, audio, video), methodologies, processes and other information developed or provided by LFOW (including, without limitation, all derivative works of the foregoing) (collectively "LFOW Property"), are the sole and exclusive property of LFOW. The Client further acknowledges and agrees that this Agreement does not grant the Client any license, title, or any limited rights of ownership in LFOW Property and LFOW retains all worldwide right, title and interest in and to LFOW Property, including, without limitation, all patent, copyright, trademark, know-how, trade secret and any other proprietary rights inherent therein and appurtenant thereto. LFOW represents and warrants that the LFOW Property, (i) is owned exclusively by LFOW, or is otherwise used with permission from its licensors, and (ii) to the knowledge of LFOW, the LFOW Property does not infringe, misappropriate, or violate any third party intellectual property rights. LFOW shall indemnify and hold harmless the Client, and its respective affiliates, officers, directors, and employees (the "Client Indemnitees"), from all losses, damages, liabilities, costs and expenses (including attorneys' fees and court costs) to the extent arising from (a) any breach of the representation given in this Section 6.1, and (b) LFOW's fraudulent or willful misconduct, or any violation by LFOW of any applicable laws or regulations. LFOW's indemnification obligations set forth herein shall not apply in the event the claim or claims giving rise to such indemnification obligations arise from any actions by the Client Indemnitees (including, without limitation, any unauthorized use of the LFOW Property), or any claims for which the Client is obligated to indemnify LFOW. The foregoing indemnification shall constitute the Client's sole and exclusive remedy for any breach of the representations and warranties under Sections 6.1(i) and 6.1(ii), and LFOW's entire liability with respect thereto, subject to the Client's additional right to terminate this Agreement in accordance with this Agreement.

6.2 The Client Ownership. The Client retains all right, title and interest in and to any text scripts provided by the Client to LFOW, the Client Video and any and all content provided by the Client to LFOW (including all uncompressed and compressed audio and video content) (the "Client Property"). The Client hereby grants to LFOW a personal, royalty free, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use such Client Property in any manner (including, without limitation, the right to create derivative works) necessary to provide the Services to the Client under this Agreement. The Client represents and warrants that the Client Property, (i) is

owned exclusively by the Client, or is otherwise used with permission from its licensors, (ii) the Client Property does not infringe, misappropriate, or violate any third party intellectual property or rights of publicity or privacy rights; (iii) is not defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (iv) is not obscene, harmful to minors or child pornographic; (v) does not contain any viruses, Trojan horses, worms, time bombs, cancelbots or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information; and (vi) is not materially false, misleading or inaccurate. The Client shall indemnify and hold harmless LFOW, its affiliates, officers, directors, employees, contractors and suppliers, from all losses, damages, liabilities, costs and expenses (including attorneys' fees and court costs) to the extent arising from (a) any breach of the representation given in this Section 6.2, (b) the Client's fraudulent or willful misconduct, or any violation by the Client of any applicable laws, regulations, or its privacy policy, and (c) any third party claims relating to Client's use of the LFOW Property on the Client Web Site (excluding any claims for which LFOW is obligated to indemnify the Client).

6.3 Trademarks. Neither party shall use the other party's names, logos, trademarks or service marks (collectively "Marks") in any promotional or advertising material or efforts or any other publications without the other party's prior written consent, which may be withheld for any reason or no reason. All benefit from any use of the Marks and all goodwill associated therewith shall inure solely to the benefit of the respective owners.

6.4 Confidentiality. Each party acknowledges that it may have access to confidential information of the other party. Accordingly, the provisions of this Agreement, any information identified by the disclosing party as confidential, and any information that a reasonable business person would deem sensitive or confidential (collectively "Confidential Information"), shall be treated by the receiving party on a confidential basis and shall not be disclosed to any third party (except as required by law and upon advance notice to the disclosing party) without the express written consent of the receiving party. Upon expiration or termination of this Agreement for any reason, each party shall return or destroy the Confidential Information of the disclosing party as directed by the disclosing party. LFOW may disclose the existence of this Agreement and its terms to its subcontractors, and professional advisors who have a "need to know".

Section 7: Limited Warranty



Live Face On Web, LLC

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7.1 Limited Warranty. Except for the Client's right to terminate in accordance with Section 10 (Termination) and as otherwise expressly stated with respect to the Service Level Warranty, LFOW's sole responsibility and the Client's exclusive remedy in the event of any defect in the Licensed Materials or any failure to provide the Services, shall be that LFOW shall make commercially reasonable efforts to remedy any resulting deficiencies.

Section 8: Disclaimer of Warranty.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, LFOW PROVIDES THE LICENSED MATERIALS AND SERVICES "AS IS," WITHOUT WARRANTY OF ANY KIND, WHETHER STATUTORY, EXPRESS OR IMPLIED. LFOW DISCLAIMS ALL WARRANTIES, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CLIENT SHALL BE SOLELY RESPONSIBLE FOR THE SELECTION, USE AND SUITABILITY OF THE LICENSED MATERIALS AND SERVICES AND LFOW SHALL HAVE NO LIABILITY THEREFORE. LFOW DOES NOT WARRANT THAT THE LICENSED MATERIALS AND SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE, THAT THE SERVICES WILL MEET CLIENT'S REQUIREMENTS, OR OF ACCURACY OF INFORMATION CONTAINED IN OR DELIVERED THROUGH THE SERVICES.

Section 9: Limitations of Liability

9.1 Maximum Aggregate Liability. The Client acknowledges that the limitations set forth in this Section are integral to the amount of fees levied in connection with this Agreement, and that, were LFOW to assume any further liability other than as set forth herein, such fees would of necessity be set substantially higher. LFOW's maximum aggregate liability to the Client for any claim related to, or in connection with, the Licensed Materials and Services and this Agreement, except with respect to LFOW's indemnification obligations under this Agreement, shall be limited to 50% of the recurring fees actually paid by the Client to LFOW under this Agreement over the twelve (12) months preceding the date of any claim.

9.2 LFOW LIMITATION ON LIABILITY. LFOW SHALL NOT BE LIABLE TO THE CLIENT WHATSOEVER FOR ANY DIRECT OTHER THAN AS STATED IN SECTION 9.1, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR SPECIAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, LOSS

OF PROFIT, LOSS OF REVENUE, OR LOSS OF BUSINESS SUFFERED BY THE CLIENT. THIS PROVISION APPLIES EVEN IF LFOW IS INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES. LFOW SHALL ALSO NOT BE LIABLE FOR ANY DELAYS, NONDELIVERIES, MISDELIVERIES, DATA TRANSMISSION FAILURES, OR FOR ANY FAILURE OF PERFORMANCE OR INTERRUPTION OF THE PROVISION OF THE SERVICES TO THE CLIENT.

9.3 Privacy Policy. LFOW does not collect any personally identifiable information from any visitors to the Client Web Site, including any information such as IP or MAC addresses. Without limiting the generality of the foregoing disclaimer of warranties and limitation of liability set forth this Agreement, LFOW shall not be responsible for the use of the Client Web Site, or for any information collected by the Client or any third parties from the visitors to the Client Web Site. The Client, on the Client Website [REDACTED] websites that the Client allows to link [REDACTED] shall maintain a privacy policy that allows it to collect personal information and allows it to place cookies on a visitor's computer.

Section 10: Termination

10.1 Termination for Cause. In the event of a final, non-appealable determination that the Licensed Materials infringes any proprietary right of any third party, LFOW shall have the option, at its own expense, to (a) obtain for the Client the right to continue using the infringing item, (b) replace the infringing item or modify it so that it becomes noninfringing, or (c) terminate the licensed rights granted herein and grant the Client a refund of all recurring license fees theretofore paid by the Client, less reasonable depreciation based on usage, which shall in no event be less than the result of a straight-line computation based upon a seven (7) year useable life. Other than as specified above, either party may terminate this Agreement immediately upon the giving of a final written notice without further obligation to the other party in the event that (i) the aggrieved party ("Non-Defaulting Party") shall have given the other party ("Defaulting Party") an initial written notice of the Defaulting Party's failure to discharge any material obligation, including the obligation to pay any amounts within the time period due and (ii) such failure or default is not cured by the Defaulting Party within five (5) calendar days of the initial notice and continues to exist as of the date upon which the Non-Defaulting Party gives final notice of termination, unless the default is incapable of cure in five (5) calendar days, in which case the cure period shall be extended to fifteen (15) calendar days. Termination pursuant to this Section shall be without prejudice to any rights available to the parties at



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law or equity. Notwithstanding the foregoing and without limitation LFOW's rights under this Agreement, LFOW shall be permitted to immediately suspend access to the Service in the event the Client has defaulted on its obligations to make any payments when due under this Agreement, or has used the Licensed Materials or the Services in a manner not authorized under this Agreement.

10.2 Effect of Termination and Expiration. Upon expiration or termination of this Agreement for any reason, the Client shall immediately cease using the Licensed Materials and shall immediately remove all of the Licensed Materials (including any embedded links) from the Client servers and the Client Web Site (and any other electronic storage devices) and delete or destroy them, along with any related documentation (and any copies thereof) that the Client may have received or otherwise may possess. The Client shall provide LFOW with written confirmation, signed by an authorized representative of the Client, of its compliance with the obligations under this Section 10.2. LFOW shall provide the Client with written confirmation, signed by an authorized representative of LFOW, that it has deleted or destroyed, any Client Property in its possession.

Section 11: General

11.1 Compliance with Law. The Client's use of the Licensed Materials and Services shall, at all times, remain subject to any and all applicable laws governing the use of such materials, including, without limitation, any restrictions on the Client's use prescribed therein.

11.2 Entire Agreement. This Agreement constitutes the entire agreement between LFOW and the Client with respect to the subject matter of this Agreement and supersedes all prior representations, proposals, discussions and communications, whether oral or in writing.

11.3 Independent Contractors. The parties are independent contractors. Nothing herein shall be deemed to create or constitute a partnership, joint venture, or agency relationship between the parties hereto. Neither of the parties hereto shall have any authority to bind the other in any way.

11.4 Successors and Assigns. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto, and their permitted successors and assigns and legal representatives. Neither party may assign this Agreement or any right granted hereunder, or sublicense, or permit any other person to obtain or exercise any rights in this Agreement or in respect of Services in whole or in part without written permission from the other, which shall not be unreasonably withheld.

11.5 Governing Law; Waiver of Jury Trial. This Agreement and any and all claims, disputes, and other matters in question arising out of or relating to this Agreement, or breach thereof shall be governed by the laws of the State of Delaware, without giving effect to its principals of conflict rules, and shall be decided by courts of competent jurisdiction located in the State of Delaware. The parties irrevocably waive trial by jury in any action, proceeding, or counterclaim, whether at law or in equity, permitted to be brought by either of them against the other, whether or not there are other parties in such or proceeding.

11.6 Severability. If any provisions of this Agreement or the application of any such provision shall be held by a court of competent jurisdiction to be contrary to law, the remaining provisions of this Agreement shall continue in full force and effect.

11.7 Disputes Generally. The parties hereby undertake to use good faith efforts to settle all disputes arising under this Agreement. Should a dispute arise, except as otherwise provided hereafter, the parties agree to refer it to a Senior Vice President or higher level executive ("Senior Managers") representing each party. The Senior Managers shall communicate with each other within three (3) Business Days for the purpose of endeavoring to resolve such dispute or such other reasonable time. The Senior Managers shall discuss the problem and negotiate in good faith in an effort to resolve the dispute without the necessity of any formal proceeding relating thereto. If the dispute has not been resolved by the Senior Managers within thirty (30) Business Days of their first communication, then either party may seek other relief as provided herein.

11.8 Notice. Any notices or other communications required or permitted hereunder shall be given in writing and be delivered personally or sent by an internationally recognized overnight courier to the address of each party specified on the signature page (or as subsequently designated by a party by notice to the other party given in accordance with this Section). Such notices or other communications shall be effective on the date such notice is given, if delivery is given by hand, facsimile or pdf receipt confirmed, the next Business Day after the date such notice is given, if delivery is given by overnight courier, and three (3) calendar days after the date such notice is given, if delivery is by US Postal Service.

11.9 Survival of Terms. The provisions of Sections 6, 7, 8, 9, 10.2 and 11, shall survive expiration or termination of this Agreement for any reason, as well as the Client's obligation to pay for any fees incurred and not paid in full.



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11.10 No Waiver. No provision of this Agreement may be waived, amended or otherwise modified except by a written agreement signed by each party hereto. The waiver by either party of the breach of any provision hereof shall not be construed as a waiver of subsequent breaches or as a continuing waiver of such breach.

11.11 Press. Each party shall be permitted to issue a one time press release concerning this Agreement and the relationship between the parties upon prior written approval by the other party.

11.12 Counterparts. This Agreement may be executed in two counterparts, each of which shall be deemed an original, but both of which taken together shall constitute one and the same instrument

11.13 Injunctive Relief. In the event that the Client attempts or threatens to use, copy, license, or convey the LFW Property in a manner contrary to the terms of this Agreement, LFW shall be entitled to pursue, in addition to any other remedies available to it, injunctive relief. The Client hereby acknowledges that other remedies at law are inadequate in the circumstances set forth herein.

11.14 Force Majeure. Neither party shall be liable for any damages or penalty for any delay in performance of, or failure to perform any obligation hereunder or for failure to give the other party prior notice thereof when such delay or failure is due to the elements, acts of God, delays in transportation, delays in delivery by vendors or other causes beyond that party's reasonable control. The party whose performance is prevented by an act of force majeure shall resume performance as soon as is reasonably practicable after the condition of force majeure is no longer operative.



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EXHIBIT A

Licensed Materials and Services Description and Fees

Non-Recurring Video Production Services and Fees (including all taxes)			
VIDEO PRODUCTION SERVICES		PRODUCTION FEES	PAYMENT TERMS
Non-Custom Video Production by LFOW	15 seconds of video	\$259.95	Net sixty (60) days following delivery in accordance with Section 2.3
	30 seconds of video	\$467.95	Net sixty (60) days following delivery in accordance with Section 2.3
	60 seconds of video	\$842.95	
	90 seconds of video	\$1,169.95	
	120 seconds of video	\$1,517.95	
	180 seconds of video	\$2,123.95	
	240 seconds of video	\$2,723.95	
	300 seconds of video	\$3,218.95	
Custom Video Production at LFOW Facilities	First 3 hours of studio time (minimum of 3 hours)	\$389.95/hour	Net sixty (60) days following recording
	Each additional hour of studio time	\$189.95	Net sixty (60) days following recording
	Makeup artist per hour	\$200.00	Net sixty (60) days following recording
	Post-production editing for the first 10 seconds of video	\$399.95	Net sixty (60) days following delivery in accordance with Section 2.3
	Post-production editing for each 10 second increment of video	\$99.95	Net sixty (60) days following delivery in accordance with Section 2.3
Custom Video Production at Designated Locations	Domestic Locations (Continental U.S.), excluding Hawaii	\$4,899.95 flat fee per location, per day	Payment is due in advance of commencement of video recording
	Non-Domestic Locations as set forth in Exhibit C	\$6,700 flat fee per location, per day	Payment is due in advance of commencement of video recording
	Post-production editing	\$75 per video	Net sixty (60) days following delivery in accordance with Section 2.3
Client-Provided Video	Post-production editing (minimum of 3 hours)	\$389.95	Net sixty (60) days following delivery in accordance with Section 2.3

Further Description of Video Production Services

Non-Custom Video Production. LFOW will provide non-custom video production services using its own facilities and in accordance with the following additional terms.

Presentations are recorded within LFOW studio facilities within forty-eight (48) hours of request.

Prices are based on one time production and one model within the presentation.

The Client will provide its own scripts to LFOW. The Client may select from at least 40 models.

The Client will be able to select different shots and sizes of the video presentations.

Custom Video Production at LFOW Facilities. LFOW will provide custom video recording and production services at the LFOW facilities in accordance with the terms of each order placed by the Client. The Client will be contacted by a LFOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording. If any term of an order placed by the Client cannot be honored, then LFOW shall promptly notify the Client. No term of an order placed by the Client shall alter or supersede the terms of this Agreement.

Custom Video Production at Designated Locations. LFOW will provide custom video recording and production services at the Designated Locations between the hours of 8:00AM and 5:00PM in accordance with the terms of each order placed by the Client. The Client will be contacted by a LFOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording. The specific site at the Designated Location must be able to accommodate a recording crew and other specifications as necessary for the respective sites. If any term of an order placed by the Client cannot be honored, then LFOW shall promptly notify the Client. No term of an order placed by the Client shall alter or supersede the terms of this Agreement.

Client-Provided Video Production. LFOW will adapt an uncompressed AVID video file provided to LFOW for presentation on the Client Web Site.

Technical Specifications. The standard for a 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixelated encoding at 300kb/s is 500KB, and 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixelated encoding at 200kb/s is 400KB. The foregoing specifications may vary depending on model movement, color of garment, models facial expression, size of the



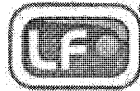
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presentation, duration of the video, and the audio. The following technical requirements apply in order for the Client Video to properly appear on the Internet browser of visitors to the Client Web Site:

Internet Browsers - Safari (version 1 or higher), Internet Explorer (version 5 or higher), Opera (version 6 or higher), Netscape (version 4 or higher), or Firefox (version 1 or higher). The Internet Browser must be configured to enable java scripts and must be using Flash version 8.0 or higher.

Languages. LFOW has the ability to provide flash movie presentations in languages other than English.

Recurring Fees: License Fees, Hosting Fees, and Support and Maintenance Fees			
SOFTWARE AND SERVICE DESCRIPTION	LICENSE / HOSTING FEES	ADDITIONAL TERMS	PAYMENT TERMS
Licensed Material Fees and Hosting Services for the Client	\$ 3,000 per month for up to 1.5 terabytes plus the additional fees based on usage listed in the column entitled "Additional Terms".	Includes up to 1.5 terabytes of data per month, and then additional fees apply depending on the volume of use as follows: Additional \$4,500 if greater than 1.5 terabytes up to 5 terabytes per month Additional \$8,000 if greater than 5 terabytes up to 10 terabytes per month Additional \$16,000 if greater than 10 terabytes up to 30 terabytes per month If greater than 30 terabytes, an additional \$1.45 per megabyte	Monthly in arrears, payable net sixty (60) days; monthly in arrears for overages, payable net sixty (60) days
Support and Maintenance Services	No charge for up to eight (8) hours per month, thereafter on a time and materials basis at a rate of \$165 per hour ("Support and Maintenance Fees").	Maintenance and Support Fees will accrue in 15 minute increments	Monthly in arrears, payable net sixty (60) days



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EXHIBIT B

Maintenance and Support Services and Service Level Warranty

This Exhibit B sets out the terms and conditions pursuant to which LFOW will provide Maintenance and Support Services to the Client and the Service Level Warranty associated with the Hosting Services.

Section 1: Maintenance and Support Services

1.1 General Maintenance and Support Terms.

LFOW will provide the following Maintenance and Support Services for the post-production Client Video. For purposes of this Exhibit B, "post-production" means the Client Video made available to the Client via the links to be embedded into the Client Web Site.

General Maintenance and Support Services include the following:

- Phone and email help desk for the Client and/or its designated third party service provider;
- Investigate, troubleshoot and revise java scripts and links provided by LFOW to the Client for the Client Video;
- Provide updates to comply with new versions of Internet browsers;
- Work with the Client suppliers and contractors as reasonably necessary to coordinate generally scheduled maintenance of the Client Web Site.

1.2 Response Times.

LFOW shall respond to technical issues within the following response times:

Category	Required Response Time	Restore and Resolve
Critical	thirty (30) minutes	sixty (60) minutes, or as otherwise agreed by the parties
Non-Critical	one (1) hour	six (6) hours, or as otherwise agreed by the parties

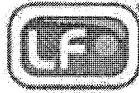
For purposes of this Agreement, "Critical" is defined as rendering the Client Video unavailable and "Non-Critical" is defined as a cosmetic issue. LFOW shall not be responsible any breach of the Maintenance and Support Services caused by the action or inaction of the Client or any of its third party designees or suppliers. LFOW observes the following holidays (the same holidays will be observed in subsequent years).

November 22, 2007 - Thanksgiving Day
 December 25, 2007 - Christmas Day
 January 1, 2008 - New Year's Day
 May 26, 2008 - Memorial Day
 July 4, 2008 - Independence Day
 September 1, 2008 - Labor Day
 October 9, 2008 - Yom Kippur
 November 27, 2008 - Thanksgiving Day
 December 25, 2008 - Christmas Day

Section 2: Service Level Warranty

2.1 Service Availability. LFOW represents and warrants that the Hosting Services will be available in accordance with the terms set forth below ("Service Availability"). Service Availability is defined as the ability to deliver the Client Video to the Client Web Site. LFOW guarantees 100% Service Availability, excluding interruptions caused by the following:

- (ii) LFOW scheduled maintenance;
- (iii) The Client (or any third party) network maintenance activities;
- (iv) Maintenance at the Client's premises, including the Client servers or the Client Web Site;
- (v) Failure of the Client's hardware or software;
- (vi) Failure of the Client Internet service or the Client Web Site (equipment down, not serving content, broken links or similar issues that would interrupt service);
- (vii) Failure of the Client controlled actions and environment (for example power failure, temperature increases, firewall blocking, or unplugging equipment).



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EXHIBIT B (continued)

Maintenance and Support Services and Service Level Warranty

2.2 Credits. If the Client experiences unavailability of the Hosting Service, that is not caused by any of the forgoing exclusions, then LFOW will issue a credit to the Client based on the length of the outage as follows: (a) any single outage greater than two (2) hours = one (1) day credit of the Fees associated with the Hosting Services and (b) cumulative outages in a single day amounting to greater than two (2) hours = one (1) day credit of the Fees associated with the Hosting Services per sixty (60) minute period. One (1) day of Fees associated with the Hosting Services shall be equal to 1/30th of the committed monthly Fees associated with the Hosting Services. A maximum of five (5) days of credit may be provided during any single month.

2.3 Reporting.

In the event the Client believes a service outage has occurred, the Client shall promptly (not to exceed two (2) Business Days) notify LFOW in writing stating the details of such outage, which will include, at a minimum, the time and date of the outage, the period of the outage, and the applicable the Client Web Site. Upon receipt of such information, LFOW shall conduct its own investigation and report its conclusions to the Client. If LFOW believes, in its reasonable judgment and based on supportable information, the outage did not occur or that it falls within one or more of the exclusions, LFOW shall notify the Client and the parties shall discuss in good faith a resolution. If LFOW believes that an outage has occurred, LFOW will report to the Client the amount of credit owed to the Client and shall apply such credit to the invoice for the immediately following calendar month. No credit shall be given if the Client has failed to timely pay any amount of Fees that are past due.



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EXHIBIT C

Custom Video Production Designated Locations

The following non-domestic locations are offered by LFOW as of the Effective Date:

U.S.

Albany
Albuquerque
Anchorage
Atlanta
Austin
Boise
Boston
Bozeman
Charlotte
Chicago
Cleveland
Columbus
Dallas
Dayton
Denver
Des Moines
Detroit
Grand Rapids
Hartford
Honolulu
Houston
Indianapolis
Jacksonville
Knoxville
Minneapolis
Kansas City
Las Vegas
Little Rock
Los Angeles
Louisville
Memphis
Miami

Mexico & Central America

Mexico City, Mexico
Managua, Nicaragua

Caribbean

Port of Spain, Trinidad
Barbados
Puerto Rico
Jamaica
Tortola and St. Thomas
British Virgin Islands

South America

Sao Paulo and Rio, Brazil
Buenos Aires, Argentina
Lima, Peru
Santiago, Chile
Caracas, Venezuela
Bogota, Colombia
La Paz, Bolivia

U.K.

London, England
Glasgow and Edinburgh, Scotland
Dublin, Ireland

Europe

Madrid and Barcelona, Spain
Paris and Strasbourg, France
Milan, Rome, and Florence, Italy
Amsterdam, Netherlands
Brussels, Belgium
Frankfurt, Berlin, and Munich, Germany
Prague, Czech Republic
Warsaw, Poland
Zurich and Geneva, Switzerland



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Milwaukee
Mobile
Montgomery
Nashville
New Orleans
New York City
Newark
Norfolk
Orlando
Philadelphia
Phoenix
Portland, Oregon
Portland, Maine
Raleigh
Reno
Richmond
Rochester
St. Louis
Salt Lake City
San Diego
San Francisco
San Jose
Seattle
Tallahassee
Tampa
Tucson
Tulsa
Washington, D.C.

Canada
Calgary
Montreal
Toronto
Vancouver
Winnipeg

Stockholm, Sweden
Oslo, Norway
Reykjavik, Iceland
Helsinki, Finland
Budapest, Hungary
Athens, Greece
Moscow, Russia
Malta

Asia:

Istanbul, Turkey
Jerusalem, Israel
Mumbai, India
New Delhi, India
Bangkok, Thailand
Tokyo, Japan
Seoul, South Korea
Beijing, China
Shanghai, China
Singapore
Hong Kong
Kuala Lumpur, Malaysia
Manila, Philippines

Oceania:

Sydney, Melbourne, and Perth, Australia
Auckland, New Zealand

EXHIBIT 4



Live Face On Web, LLC

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Signature Page

Effective Date:	November , 2007	Term:	[REDACTED]
Client Name:	[REDACTED]	Client Contact Name:	[REDACTED]
Client E-Mail:	[REDACTED]	Client Phone / Fax:	[REDACTED]

Client Address:	[REDACTED]
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This SOFTWARE LICENSE AND SERVICES AGREEMENT ("Agreement") is made and entered into as of the Effective Date, by and between Live Face On Web, LLC, a Pennsylvania limited liability company, doing business as Live Face On Web, with its principal place of business located at 1300 Industrial Boulevard, Suite 202, Southampton, PA 18966 ("LFW") and [REDACTED]

The parties signing below, being duly authorized signers for the parties to this Agreement, intending to be legally bound, hereby agree to all of the terms and conditions set forth herein.	
Live Face on Web, LLC	[REDACTED]
Signature	Signature
[REDACTED]	[REDACTED]
Print Name	Print Name
[REDACTED]	[REDACTED]
Title	Title
[REDACTED]	[REDACTED]
Date	Date
11/07/07	11/8/07

TERMS AND CONDITIONS FOLLOW

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Live Face On Web, LLC

TERMS AND CONDITIONS

Section 1: Definitions

1.1 [REDACTED] forth in Exhibit C, as may be revised by [REDACTED] from time to time upon written notice to LFW.

1.2 [REDACTED] means the collection of web sites maintained by, or for, [REDACTED]

1.3 "LFW Search Bar" means the search bar provided by LFW for the [REDACTED], that permits visitors on the [REDACTED] to navigate the [REDACTED] by search words.

1.4 [REDACTED] means the compressed video and audio files created by LFW for [REDACTED] and hosted on the LFW Web Server.

1.5 "LFW Web Server" means the web servers that store and distribute content for the [REDACTED]

1.6 "Licensed Materials" means the software scripts, software files, LFW media player (including, without limitation, the LFW Search Bar) provided by LFW.

1.7 "Services" means the collectively the Video Production Services, the Hosting Services, and the Maintenance and Support Services.

Section 2: License Grant; Software Delivery

2.1 License Grant. LFW hereby grants to [REDACTED] during the Term a personal, fee-bearing, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use the Licensed Materials solely for purposes of (i) streaming and displaying the [REDACTED] on Internet browsers of visitors to the [REDACTED] and (ii) streaming and displaying the LFW Search Bar on the Internet browsers of visitors to the [REDACTED] and enabling such visitors to navigate the [REDACTED] by search words. The foregoing license grant shall include the right for [REDACTED] (or its designated third party) to embed links provided by LFW into the [REDACTED] for purposes of calling, caching and displaying on the local computers of [REDACTED] visitors certain Licensed Materials to enable the streaming and displaying of the [REDACTED] and LFW Search Bar on the Internet browsers of such [REDACTED] visitors, but not for any other purpose (including, without limitation, any act of electronic or physical distribution, performance or broadcast).

2.2 Restrictions. LFW reserves all rights not expressly granted to [REDACTED] in this Agreement. The Licensed Materials are licensed, not sold to [REDACTED]. Except to the extent otherwise expressly permitted hereunder, and without limitation, the following restrictions shall apply to the Licensed Materials. [REDACTED] shall (i) not copy or reproduce any portion of the Licensed

Materials; (ii) not distribute, share through any information network, transfer, convey, sell, and lease or rent any of the Licensed Materials to any other person or company, in whole or in part; (iii) will only use the Licensed Materials for its internal business purposes and not for the benefit of any third party; (iv) not change, alter, amend, modify, decompile, reverse engineer, disassemble or create derivative works, enhancements, extensions or add-ons to any of the Licensed Materials; (v) not remove, obscure or in any way alter LFW's proprietary notices, trademark or copyright notices affixed or contained in the Licensed Materials and (vi) not export the Licensed Materials outside of the United States. [REDACTED] further acknowledges and agrees that use of the Licensed Materials may be subject to additional restrictions, under applicable copyright and other laws that are not enforced or prescribed by any technology delivered to [REDACTED]. The absence of any such technology designed to enforce these additional restrictions should in no way be viewed or interpreted as a waiver, on the part of LFW or any other person or entity owning any rights in any of the Licensed Materials, of their respective rights to enforce any such additional restrictions regarding [REDACTED] use of the Licensed Materials. The Licensed Materials are licensed as a single product, and its component parts may not be separated, or divided, for use apart from the whole.

2.3 Delivery and Integration. LFW shall deliver to [REDACTED] (or its designated third party) links to be embedded into the [REDACTED]. [REDACTED] (or its designated third party) shall embed such links into the [REDACTED] to enable the streaming and displaying of the [REDACTED] and LFW Search Bar on the Internet browsers of a [REDACTED] visitors.

Section 3: Services

3.1 Services Generally. LFW shall perform the Services in a professional manner, consistent with industry standards. Any additional services not expressly stated in this Agreement that may be requested by [REDACTED] during the Term, will be provided by LFW on a time and materials basis at LFW's then current rates in accordance with a written statement of work signed by both parties to this Agreement and made a part of this Agreement. LFW shall not be obligated to provide, and [REDACTED] shall not be obligated to pay for, any products or services not expressly stated in this Agreement or a written statement of work signed by both parties. [REDACTED] shall not be obligated to pay for, any LFW products or services requested or ordered by any of the [REDACTED] unless expressly stated in this Agreement or in a written statement of work signed by [REDACTED]. LFW may use subcontractors to provide such Services.

3.2 Video Production Services. Upon written request by [REDACTED] through the LFW order website, LFW shall provide [REDACTED] with the following video production services as more fully described in Exhibit A: Non-Custom Video Production; Custom Video Production at LFW

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Live Face On Web, LLC

Facilities; Custom Video Production at Designated Locations; and Client-Provided Video Production (collectively, the "Video Production Services"). In the case of Non-Custom Video Production, LFW will deliver the link to the final version of the applicable [REDACTED] Video within five (5) business days from the date LFW receives the final script from [REDACTED].

In the case of any other video production, LFW will deliver the link to the final version of the applicable [REDACTED] within five (5) business days of completing the post-production [REDACTED]. [REDACTED] shall provide LFW with at least two (2) weeks advance notice of any request for Custom Video Production at Designated Locations in order for LFW to schedule video crews for the offsite locations.

3.3 Hosting Services. LFW shall provide [REDACTED] with video and search bar hosting services as more fully described in Exhibit A ("Hosting Services").

3.4 Maintenance and Support. LFW shall provide [REDACTED] with support for the [REDACTED] and LFW Search Bar as more fully described in Exhibit B ("Maintenance and Support Services"). Maintenance and Support Services shall be available Monday through Friday (except the observed holidays set forth in Exhibit B), between the hours of 10:00AM EST and 7:00PM EST.

3.5 Custom Development Services. LFW shall provide to [REDACTED] online consoles that will enable (i) [REDACTED] to query, view and print online reports displaying grand totals, percentage totals, [REDACTED], date, time, number of activation occurrences, key words and page link references grouped by [REDACTED] (ii) [REDACTED] to place orders online and agree to terms of use and payment obligations, (iii) [REDACTED] to view orders placed by the [REDACTED] for Video Production Services, (iv) [REDACTED] to track visitor actions at the [REDACTED] (including click through rates and search terms), (v) [REDACTED] to view data volume on the [REDACTED] for purposes of tracking payment obligations for the Hosting Services, and (vi) [REDACTED] (or its designated third party) to retrieve the embedded links for insertion into the [REDACTED] based on the [REDACTED]. LFW agrees to remove all LFW trademarks, service marks, logos and proprietary notices from the [REDACTED] and LFW Search Bar; provided that, LFW shall be permitted to include any such trademarks, service marks, logos and proprietary notices (including, without limitation, a "Powered by LiveFaceOnWeb.com" notice) in an information dialog box that will appear when a visitor right clicks on either the [REDACTED] or the LFW Search Bar.

Section 4: Term

This Agreement is effective and the parties' obligations commence on the Effective Date and continue in effect until the

expiration of the Term, unless terminated early in accordance with Section 10 (Termination). LFW will provide to [REDACTED] a written reminder of expiration of this Agreement no less than sixty (60) days in advance of such expiration; and following [REDACTED] receipt of such written reminder, the parties may, in each party's sole discretion, enter into discussions and negotiations concerning the terms and conditions of a new written agreement for products and services offered by LFW.

Section 5: Fees, Taxes and Payment

5.1 Payment Obligation. [REDACTED] shall pay to LFW the fees in accordance with Exhibit A (collectively, the "Fees"). [REDACTED] shall be responsible for paying the Fees for the first Video Production Services on behalf of each [REDACTED] as set forth in Exhibit A, and any Fees in excess of those paid by [REDACTED] relating to Video Production Services shall be paid by either [REDACTED] as agreed in each subsequent order for Video Production Services or as otherwise agreed by the parties in writing prior to delivery of the Video Production Services by LFW. Notwithstanding the foregoing, [REDACTED] shall be obligated to pay all License Fees, Support and Maintenance Fees, and Hosting Fees. All amounts payable hereunder shall be paid in United States dollars, and are non-refundable except as otherwise expressly stated with respect to Service Level Warranties (as defined in Exhibit B).

5.2 Fees at Renewal. LFW reserves the right to adjust the Service Fees in accordance with its then current fees at the beginning of each Renewal Term upon ninety (90) days' advance written notice to [REDACTED].

Section 6: Ownership; Confidentiality

6.1 LFW Ownership. [REDACTED] acknowledges and agrees that the Licensed Materials and all materials and documentation in connection with the Licensed Materials and the Services, including, without limitation, any software (in object code and source code form), databases, documents, LFW content (including, without limitation, images, text, audio, video), methodologies, processes and other information developed or provided by LFW (including, without limitation, all derivative works of the foregoing) (collectively "LFW Property"), are the sole and exclusive property of LFW. [REDACTED] further acknowledges and agrees that this Agreement does not grant [REDACTED] any license, title, or any limited rights of ownership in LFW Property and LFW retains all worldwide right, title and interest in and to LFW Property, including, without limitation, all patent, copyright, trademark, know-how, trade secret and any other proprietary rights inherent therein and appurtenant thereto. LFW represents and warrants that the LFW Property, (i) is owned exclusively by LFW, or is otherwise used with permission from its licensors, and (ii) to the knowledge of

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LFW, the LFW Property does not infringe, misappropriate, or violate any third party intellectual property rights. LFW shall indemnify and hold harmless [REDACTED]

and their respective affiliates, officers, directors, employees, contractors and suppliers (" [REDACTED] "), from all losses, damages, liabilities, costs and expenses (including attorneys' fees and court costs) to the extent arising from (a) any third party claims alleging that the LFW Property infringes, misappropriates, or violates any third party intellectual property rights, (b) LFW's negligent or willful misconduct, or any violation by LFW of any applicable laws or regulations. LFW's indemnification obligations set forth herein shall not apply in the event the claim or claims giving rise to such indemnification obligations arise from any actions by the [REDACTED] Indemnitees (including, without limitation, any unauthorized use of the LFW Property), or any claims for which [REDACTED] is obligated to indemnify LFW. The foregoing indemnification shall constitute [REDACTED] sole and exclusive remedy for any breach of the representations and warranties under Sections 6.1(i) and 6.1(ii), and LFW's entire liability with respect thereto, subject to [REDACTED] additional right to terminate this Agreement without further remedy.

6.2 [REDACTED] retain all right, title and interest in and to any text scripts provided, respectively, by [REDACTED] to LFW, the [REDACTED] and any and all content provided by [REDACTED] to LFW (including all uncompressed and compressed audio and video) ([REDACTED]). [REDACTED] hereby grants to LFW a personal, royalty free, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use such [REDACTED] in any manner (including, without limitation, the right to create derivative works) necessary to provide Service to [REDACTED] under this Agreement. [REDACTED] represents and warrants that the [REDACTED] (i) is owned exclusively by [REDACTED] or is otherwise used with permission from its licensors, and (ii) the [REDACTED] does not infringe, misappropriate, or violate any third party intellectual property rights. [REDACTED] shall indemnify and hold harmless LFW, its affiliates, officers, directors, employees, contractors and suppliers, from all losses, damages, liabilities, costs and expenses (including attorneys' fees and court costs) to the extent arising from (a) any third party claims relating to the [REDACTED], (b) [REDACTED] negligent or willful misconduct, or any violation by [REDACTED] of any applicable laws or regulations, and (c) any third party claims relating to [REDACTED] use of the LFW Property on the [REDACTED] (excluding any claims for which LFW is obligated to indemnify [REDACTED]).

6.3 Trademarks. Neither party shall use the other party's names, logos, trademarks or service marks (collectively "Marks") in any promotional or advertising material or efforts or any other publications without the other party's prior written consent, which may be withheld for any reason or no reason. All benefit from any use of the Marks and all goodwill associated

therewith shall inure solely to the benefit of the respective owners.

6.4 Confidentiality. Each party acknowledges that it may have access to confidential information of the other party. Accordingly, the provisions of this Agreement, any information identified by the disclosing party as confidential, and any information that a reasonable business person would deem sensitive or confidential (collectively "Confidential Information"), shall be treated by the receiving party on a confidential basis and shall not be disclosed to any third party (except as required by law and upon advance notice to the disclosing party) without the express written consent of the receiving party. Upon expiration or termination of this Agreement for any reason, each party shall return or destroy the Confidential Information of the disclosing party as directed by the disclosing party. LFW may disclose the existence of this Agreement and its terms to its subcontractors, and professional advisors who have a "need to know".

Section 7: Limited Warranty

7.1 Limited Warranty. Except for the [REDACTED] right to terminate in accordance with Section 10 (Termination) and as otherwise expressly stated with respect to the Service Level Warranty, LFW's sole responsibility and [REDACTED] exclusive remedy in the event of any defect in the Licensed Materials or any failure to provide the Service, shall be that LFW shall make commercially reasonable efforts to remedy any resulting deficiencies.

Section 8: Disclaimer of Warranty.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, LFW PROVIDES THE LICENSED MATERIALS AND SERVICES "AS IS," WITHOUT WARRANTY OF ANY KIND, WHETHER STATUTORY, EXPRESS OR IMPLIED. LFW DISCLAIMS ALL WARRANTIES, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. [REDACTED] SHALL BE SOLELY RESPONSIBLE FOR THE SELECTION, USE AND SUITABILITY OF THE LICENSED MATERIALS AND SERVICES AND LFW SHALL HAVE NO LIABILITY THEREFORE. LFW DOES NOT WARRANT THAT THE LICENSED MATERIALS AND SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE OR THAT THE SERVICES WILL MEET [REDACTED] REQUIREMENTS.

Section 9: Limitations of Liability

9.1 [REDACTED] acknowledges that the limitations set forth in this Section are integral to the amount of fees levied in connection

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with this Agreement, and that, were LFW to assume any further liability other than as set forth herein, such fees would of necessity be set substantially higher. LFW's maximum aggregate liability to [REDACTED] for any claim related to, or in connection with, the Licensed Materials and Services and this Agreement, except with respect to LFW's indemnification obligations under this Agreement, shall be limited to the fees actually paid by [REDACTED] to LFW under this Agreement over the twelve (12) months preceding the date of any claim.

9.2 LFW SHALL NOT BE LIABLE TO [REDACTED] WHATSOEVER FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR SPECIAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFIT, LOSS OF REVENUE, OR LOSS OF BUSINESS SUFFERED BY [REDACTED]. THIS PROVISION APPLIES EVEN IF LFW IS INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES. LFW SHALL ALSO NOT BE LIABLE FOR ANY DELAYS, NONDELIVERIES, MISDELIVERIES, DATA TRANSMISSION FAILURES, OR FOR ANY FAILURE OF PERFORMANCE OR INTERRUPTION OF THE PROVISION OF THE SERVICES TO [REDACTED].

LFW does not collect any personally identifiable information from any visitors to the [REDACTED], including any information such as IP or MAC addresses. Without limiting the generality of the foregoing disclaimer of warranties and limitation of liability set forth in this Agreement, LFW shall not be responsible for the use of the [REDACTED], or any information collected by [REDACTED] or any third parties from the visitors to the [REDACTED].

Section 10: Termination

10.1 Termination for Cause. Either party may terminate this Agreement immediately upon the giving of final written notice without further obligation to the other party in the event that (i) the aggrieved party ("Non-Defaulting Party") shall have given the other party ("Defaulting Party") written notice of the Defaulting Party's failure to discharge any material obligation, including the obligation to pay any amounts within the time period due and (ii) such failure or default is not cured by the Defaulting Party within five (5) days of the initial notice and continues to exist as of the date upon which the Non-Defaulting Party gives final notice of termination. Termination pursuant to this Section shall be without prejudice to any rights available to the parties at law or equity. Notwithstanding the foregoing and without limitation LFW's rights under this Agreement, LFW shall be permitted to immediately suspend access to the Service in the event the [REDACTED] has defaulted on its obligations to make any payments when due under this Agreement, or has used the Licensed Materials or Services in a manner not authorized under this Agreement.

10.2 Effect of Termination and Expiration. Upon expiration or termination of this Agreement for any reason, [REDACTED] shall immediately cease using the Licensed Materials and shall immediately remove all of the Licensed Materials (including any embedded links) from the [REDACTED] servers and [REDACTED] (and any other electronic storage devices) and delete or destroy them, along with any related documentation (and any copies thereof) that [REDACTED] may have received or otherwise may possess. [REDACTED] shall provide LFW with written confirmation, signed by an authorized representative of the [REDACTED] of its compliance with the obligations under this Section 10.2.

Section 11: General

11.1 Compliance with Law. [REDACTED] use of the Licensed Materials and Services shall, at all times, remain subject to any and all applicable laws governing the use of such materials, including, without limitation, any restrictions on [REDACTED] use prescribed therein.

11.2 Entire Agreement. This Agreement constitutes the entire agreement between LFW and [REDACTED] with respect to the subject matter of this Agreement and supersedes all prior representations, proposals, discussions and communications, whether oral or in writing.

11.3 Independent Contractors. The parties are independent contractors. Nothing herein shall be deemed to create or constitute a partnership, joint venture, or agency relationship between the parties hereto. Neither of the parties hereto shall have any authority to bind the other in any way.

11.4 Successors and Assigns. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto, and their successors and assigns and legal representatives. [REDACTED] may not assign this Agreement or any right granted hereunder, or sublicense, or permit any other person to obtain or exercise any rights in this Agreement or in respect of the Service in whole or in part.

11.5 Governing Law. The validity, construction and performance of this Agreement shall be governed and construed in accordance with the laws of the Commonwealth of Pennsylvania without regard to the conflicts of laws provisions thereof. The parties consent to the exclusive jurisdiction of the courts located in the Commonwealth of Pennsylvania in any action arising under this Agreement.

11.6 Severability. If any provisions of this Agreement or the application of any such provision shall be held by a court of competent jurisdiction to be contrary to law, the remaining provisions of this Agreement shall continue in full force and effect.

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11.7 Disputes. The parties agree that in the event of a dispute or alleged breach they will work together in good faith to resolve the matter internally by escalating it to higher levels of management. Notwithstanding the above, the LFOW may bring an action in any court of competent jurisdiction for claims based on intellectual property infringement or breach of confidentiality.

11.8 Notice. Any notices or other communications required or permitted hereunder shall be given in writing and be delivered personally or sent by an internationally recognized overnight courier to the address of each party specified on the signature page (or as subsequently designated by a party by notice to the other party given in accordance with this Section). Such notices or other communications shall be effective on the date of receipt.

11.9 Survival of Terms. The provisions of Sections 6, 7, 8, 9, 10.2 and 11 shall survive expiration or termination of this Agreement for any reason.

11.10 No Waiver. No provision of this Agreement may be waived, amended or otherwise modified except by a written agreement signed by each party hereto. The waiver by either party of the breach of any provision hereof shall not be construed as a waiver of subsequent breaches or as a continuing waiver of such breach.

11.11 Press. Each party shall be permitted to issue a one-time press release concerning this Agreement and relationship between the parties upon prior written approval by the other party, such approval not to be unreasonably withheld.

11.12 Counterparts. This Agreement may be executed in two counterparts, each of which shall be deemed an original, but both of which taken together shall constitute one and the same instrument.

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Live Face On Web, LLC

EXHIBIT A**Licensed Materials and Services Description and Fees**

Non-Recurring Video Production Services and Fees (including all taxes)			
VIDEO PRODUCTION SERVICES		PRODUCTION FEES	PAYMENT TERMS
Non-Custom Video Production by LFW	First 10 seconds of video	\$200.00	Net sixty (60) days following delivery in accordance with Section 2.3
	Each additional 5 second increments of video	\$50.00	Net sixty (60) days following delivery in accordance with Section 2.3
Custom Video Production at LFW Facilities	First 3 hours of studio time (minimum of 3 hours)	\$390.00	Net sixty (60) days following recording
	Each additional hour of studio time	\$190.00	Net sixty (60) days following recording
	Makeup artist per hour	\$200.00	Net sixty (60) days following recording
	Post-production editing for the first 10 seconds of video	\$400.00	Net sixty (60) days following delivery in accordance with Section 2.3
	Post-production editing for each 5 second increment of video	\$100.00	Net sixty (60) days following delivery in accordance with Section 2.3
Custom Video Production at Designated Locations	Domestic Locations (Continental U.S.), excluding Hawaii	\$3,900.00 flat fee per location, per day	Payment is due in advance of commencement of video recording
	Non-Domestic Locations as set forth in <u>Exhibit D</u>	\$5,700 flat fee per location, per day	Payment is due in advance of commencement of video recording
	Post-production editing	\$75 per video	Net sixty (60) days following delivery in accordance with Section 2.3
Client-Provided Video	First 3 hours of post-production editing (minimum of 3 hours)	\$390.00	Net sixty (60) days following delivery in accordance with Section 2.3
	Each additional hour of post-production editing	\$190.00	Net sixty (60) days following delivery in accordance with Section 2.3

The following table shows the amount of non-recurring video production fees that [REDACTED] shall be responsible for paying on behalf of each [REDACTED]. Any fees owed in excess of these amounts are payable by either [REDACTED] as agreed in each subsequent order for Video Production Services, or as agreed by the parties in writing prior to delivery of the Video Production Services by LFW. The following number will be available to [REDACTED] for questions relating to the order process: [REDACTED]

Non-Recurring Video Production Fees Paid by [REDACTED] (including all taxes)		
VIDEO PRODUCTION SERVICES		NOT TO EXCEED*
Non-Custom Video Production by LFW	First 10 seconds of video	Up to 10 seconds per [REDACTED]
	Each additional 5 second increments of video	Up to an additional 30 seconds [REDACTED]
Custom Video Production at Designated Locations	Domestic Locations (Continental U.S.), excluding Hawaii	One (1) Domestic Location [REDACTED]
	Non-Domestic Locations as set forth in <u>Exhibit D</u>	One (1) Non-Domestic Location per [REDACTED]
	Post-production editing	One (1) post-production [REDACTED]

*For the avoidance of doubt, the "not to exceed", relates to the amount of fees for which [REDACTED] has agreed to pay on behalf of each [REDACTED] but not a cap on the amount of fees that may be owed to LFW for the Video Production Services by the [REDACTED] as agreed in each subsequent order for Video Production Services, or by [REDACTED] as agreed in writing.

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Live Face On Web, LLC

EXHIBIT A (continued)**Licensed Materials and Services Description and Fees****Further Description of Video Production Services**

Non-Custom Video Production. LFLOW will provide non-custom video production services using its own facilities and in accordance with the following additional terms.

Presentations are recorded within LFLOW studio facilities within two (2) business days of request.

Prices are based on one time production and one model within the presentation.

██████████ will provide its own scripts to LFLOW. ██████████ may select from at least 48 models.

██████████ will be able to select different shots and sizes of the video presentations.

Each ██████████ would be contacted by a LFLOW representative to discuss the details of the order specifications such as garment, and model presentation style.

Custom Video Production at LFLOW Facilities. LFLOW will provide custom video recording and production services at the LFLOW facilities in accordance with the terms of each order placed by ██████████. Each ██████████ would be contacted by a LFLOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording.

Custom Video Production at Designated Locations. LFLOW will provide custom video recording and production services at the Designated Locations between the hours of 8:00AM and 5:00PM in accordance with the terms of each order placed by ██████████. Each ██████████ would be contacted by a LFLOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording. The specific site at the Designated Location must be able to accommodate a recording crew and other specifications as necessary for the respective sites.

Client-Provided Video Production. LFLOW will adapt an uncompressed AVI video file provided to LFLOW for presentation on the ██████████.

Technical Specifications. The standard for a 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixelated encoding at 300kb/s is 500KB, and 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixelated encoding at 200kb/s is 400KB. The foregoing specifications may vary depending on model movement, color of garment, models facial expression, size of the presentation, duration of the video, and the audio. The following technical requirements apply in order for the ██████████ and LFLOW Search Bar to properly appear on the Internet browser of visitors to the ██████████.

Internet Browsers - Safari (version 1 or higher), Internet Explorer (version 5 or higher), Opera (version 6 or higher), Netscape (version 4 or higher), or Firefox (version 1 or higher). The Internet Browser must be configured to enable java scripts and must be using Flash version 8.0 or higher.

Recurring Fees: License Fees, Hosting Fees, and Support and Maintenance Fees			
SOFTWARE AND SERVICE DESCRIPTION	LICENSE / SERVICE FEES	ADDITIONAL TERMS	PAYMENT TERMS
Licensed Materials	\$ 3,250 per month ("License Fees")	N/A	Monthly in arrears, payable net sixty (60) days
Hosting Services for ██████████ and LFLOW Search Bar	\$ 3,000 per month for up to 1.5 terabytes plus additional fees determined by bucket ("Hosting Fees")	Includes up to 1.5 terabytes of data per month, and then additional fees apply depending on the volume of use as follows: Additional \$4,219 if greater than 1.5 terabytes up to 5 terabytes per month Additional \$7,035 if greater than 5 terabytes up to 10 terabytes per month Additional \$16,968 if greater than 10 terabytes per month	Monthly in arrears, payable net sixty (60) days; monthly in arrears for overages, payable net sixty (60) days
Support and Maintenance Services	No charge for up to eight (8) hours per month, thereafter on a time and materials basis at a rate of \$125 per hour ("Support and Maintenance Fees").	Maintenance and Support Fees will accrue in 15 minute increments	Monthly in arrears, payable net sixty (60) days

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Live Face On Web, LLC

EXHIBIT BMaintenance and Support Services and Service Level Warranty

This Exhibit B sets out the terms and conditions pursuant to which LFW will provide Maintenance and Support Services to [REDACTED] and the Service Level Warranty associated with the Hosting Services.

Section 1: Maintenance and Support Services1.1 General Maintenance and Support Terms.

LFW will provide the following Maintenance and Support Services for the post-production [REDACTED] and LFW Search Bar. For purposes of this Exhibit B, "post-production" means the [REDACTED] and LFW Search Bar made available to [REDACTED] via the links to be embedded into the [REDACTED].

General Maintenance and Support Services include the following:

- Phone and email help desk for [REDACTED] and/or its designated third party service provider;
- Investigate, troubleshoot and revise java scripts and links provided by LFW to [REDACTED] and LFW Search Bar;
- Provide updates to comply with new versions of Internet browsers;
- Work with [REDACTED] suppliers and contractors as reasonably necessary to coordinate generally scheduled maintenance of the [REDACTED].

1.2 Response Times.

LFW shall respond to technical issues within the following response times:

Category	Required Response Time	Restore and Resolve
Critical	thirty (30) minutes	sixty (60) minutes, or as otherwise agreed by the parties
Non-Critical	one (1) hour	six (6) hours, or as otherwise agreed by the parties

For purposes of this Agreement, "Critical" is defined as rendering the [REDACTED] or the LFW Search Bar unavailable and "Non-Critical" is defined as a cosmetic issue. LFW shall not be responsible any breach of the Maintenance and Support Services caused by the action or inaction of [REDACTED] or any of its third party designees or suppliers. LFW observes the following holidays (the same holidays will be observed in subsequent years):

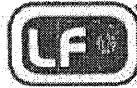
November 22, 2007 -Thanksgiving Day
 December 25, 2007 - Christmas Day
 January 1, 2008 - New Year's Day
 May 26, 2008 - Memorial Day
 July 4, 2008 - Independence Day
 September 1, 2008 - Labor Day
 October 9, 2008 - Yom Kippur
 November 27, 2008 - Thanksgiving Day
 December 25, 2008 - Christmas Day

Section 2: Service Level Warranty

2.1 Service Availability. LFW represents and warrants that the Hosting Services will be available in accordance with the terms set forth below ("Service Availability"). Service Availability is defined as the ability to deliver the [REDACTED] and the LFW Search Bar to the [REDACTED]. LFW guarantees 100% Service Availability, excluding interruptions caused by the following:

- (ii) LFW scheduled maintenance;
- (iii) [REDACTED] or any third party) network maintenance activities;
- (iv) Maintenance at [REDACTED] premises, including the [REDACTED];
- (v) Failure of [REDACTED] hardware or software;
- (vi) Failure of the [REDACTED] Internet service or [REDACTED] (equipment down, not serving content, broken links or similar issues that would interrupt service);
- (vii) Failure of [REDACTED] controlled actions and environment (for example power failure, temperature increases, firewall blocking, or unplugging equipment).

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EXHIBIT B (continued)

Maintenance and Support Services and Service Level Warranty

2.2 **Credits.** If [REDACTED] experiences unavailability of the Hosting Service, that is not caused by any of the forgoing exclusions, then LFW will issue a credit to [REDACTED] based on the length of the outage as follows: (a) any single outage greater than two (2) hours = one (1) day credit of the Fees associated with the Hosting Services and (b) cumulative outages in a single day amounting to greater than two (2) hours = one (1) day credit of the Fees associated with the Hosting Services per sixty (60) minute period. One (1) day of Fees associated with the Hosting Services shall be equal to 1/30th of the committed monthly Fees associated with the Hosting Services. A maximum of five (5) days of credit may be provided during any single month.

2.3 **Reporting.**

In the event [REDACTED] believes a service outage has occurred, [REDACTED] shall promptly (not to exceed two (2) business days) notify LFW in writing stating the details of such outage, which will include, at a minimum, the time and date of the outage, the period of the outage, the applicable [REDACTED], and contact information of the [REDACTED]. Upon receipt of such information, LFW shall conduct its own investigation and report its conclusions to [REDACTED]. If LFW believes, in its reasonable judgment and based on supportable information, the outage did not occur or that it falls within one or more of the exclusions, LFW shall notify [REDACTED] and the parties shall discuss in good faith a resolution. If LFW believes that an outage has occurred, LFW will report to [REDACTED] the amount of credit owed to [REDACTED] and shall apply such credit to the invoice for the immediately following calendar month.

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EXHIBIT C

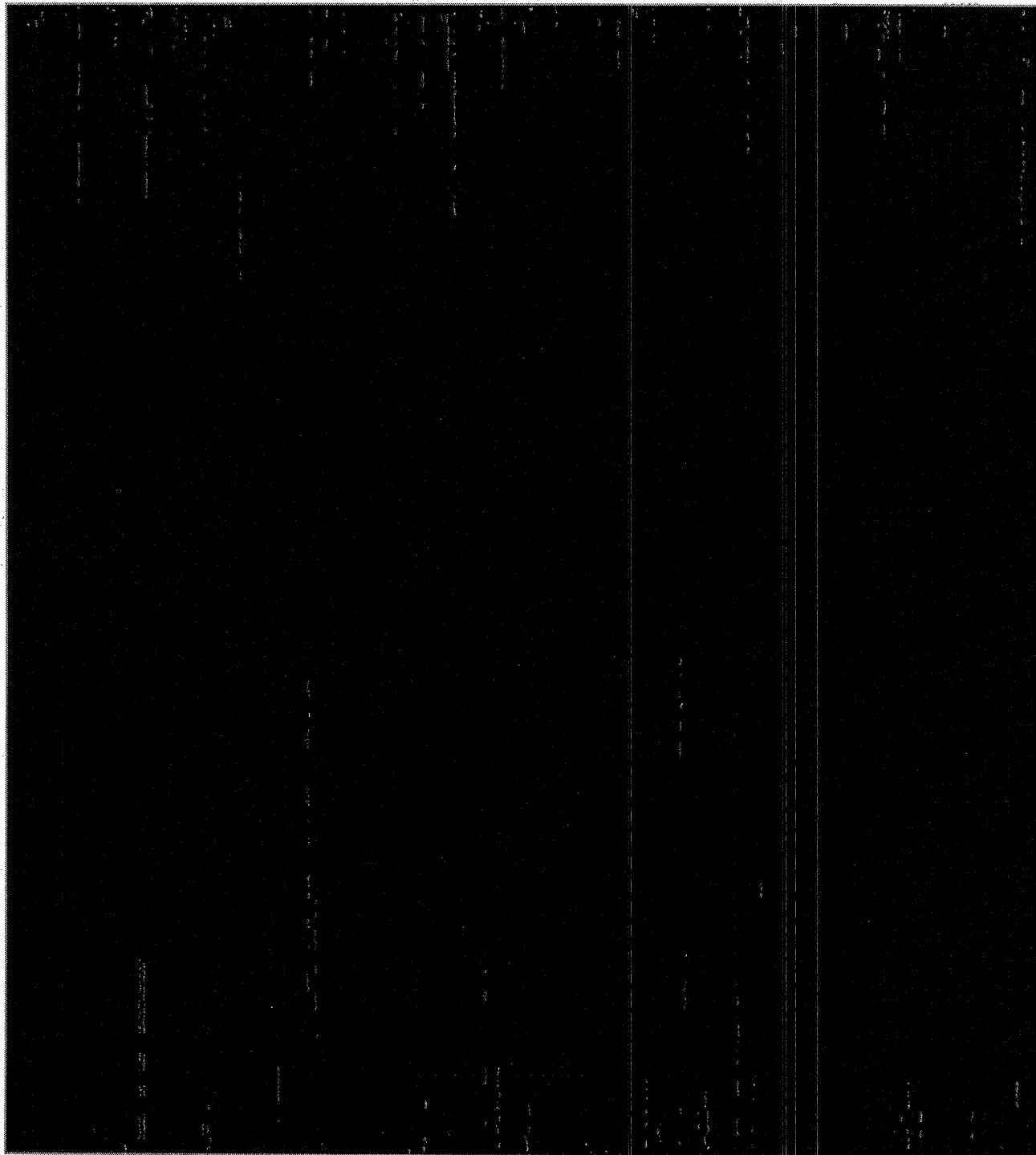
Designated



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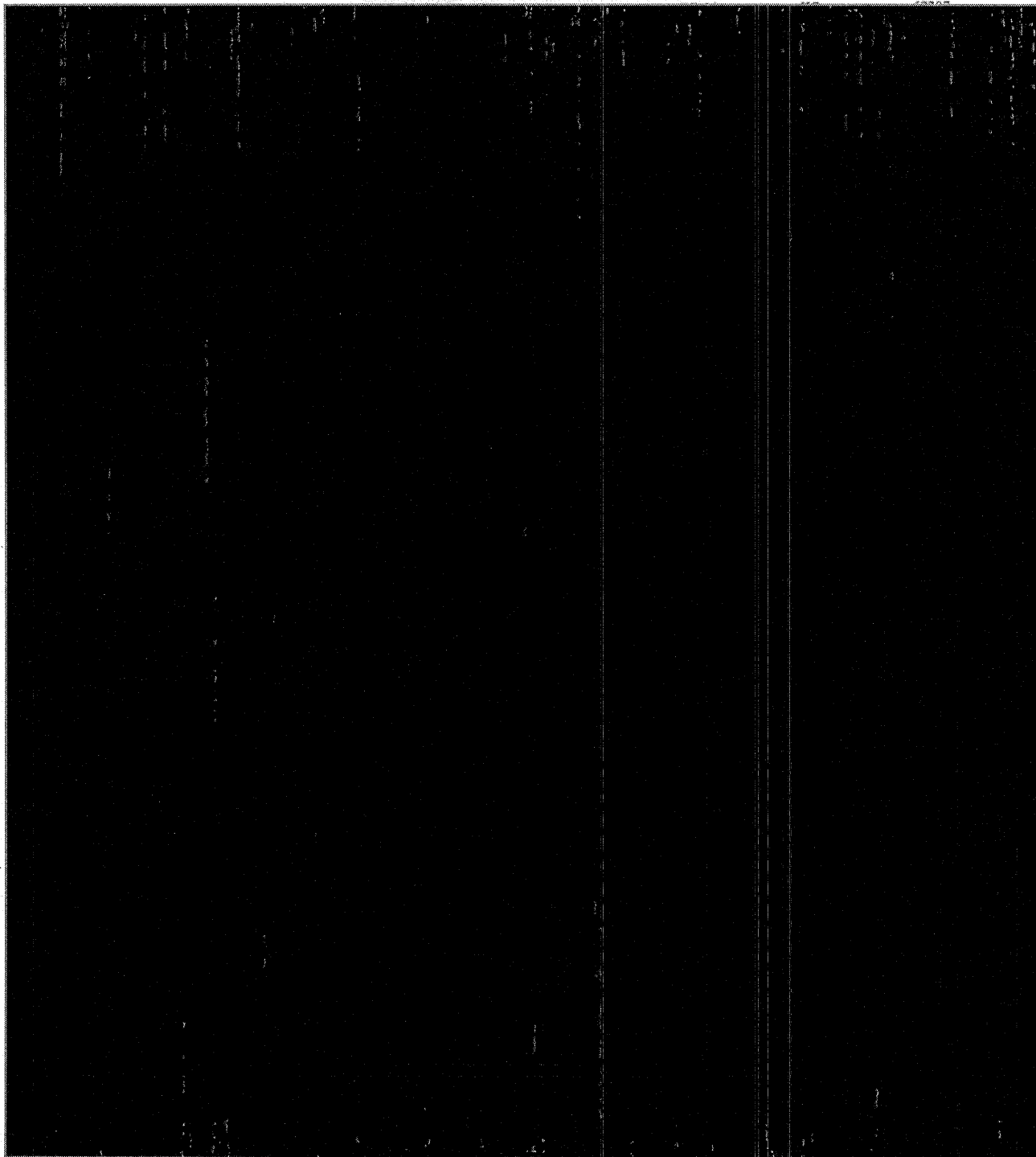
Live Face On Web, LLC



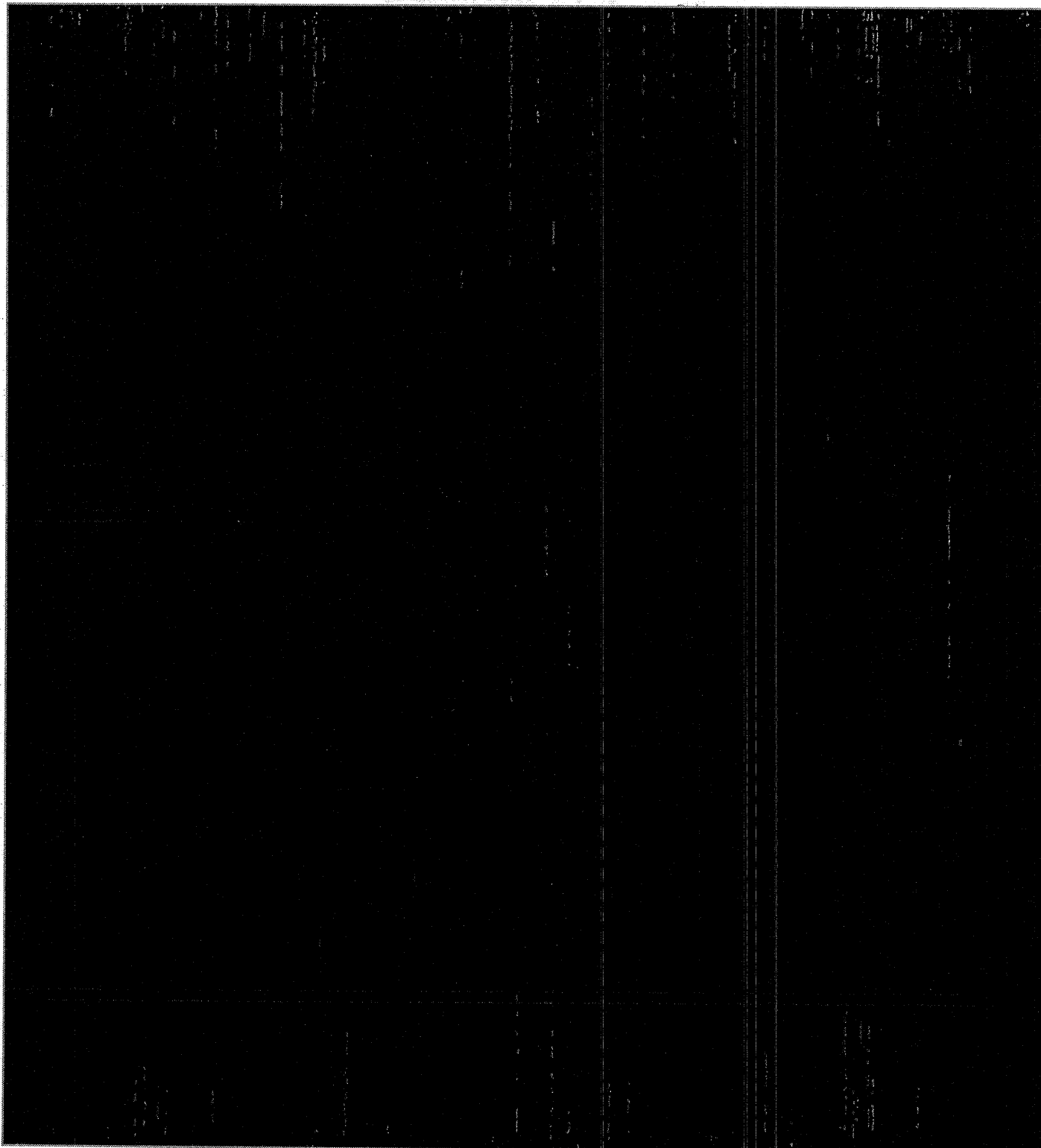
EXECUTION COPY



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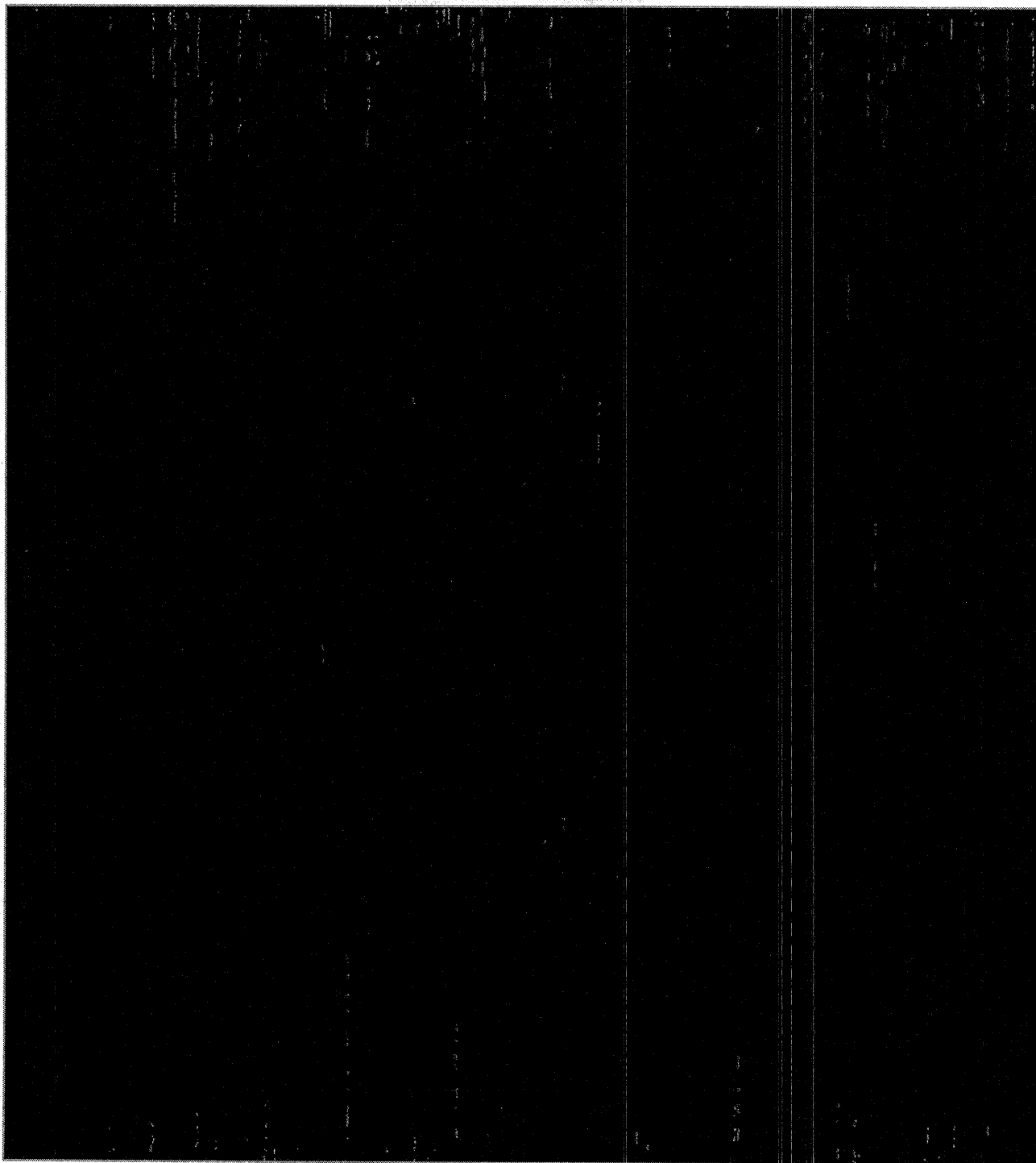
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EXHIBIT D

Custom Video Production Designated Locations

The following non-domestic locations are offered by LFOW as of the Effective Date:

U.S.	Mexico & Central America
Hawaii	Mexico City, Mexico
	Managua, Nicaragua
Canada	
Calgary	Caribbean
Montreal	Havana, Cuba
Toronto	Port of Spain, Trinidad
Vancouver	Barbados
Winnipeg	Puerto Rico
	Jamaica
	Tortola and St. Thomas
	British Virgin Islands
	South America
	Sao Paulo and Rio, Brazil
	Buenos Aires, Argentina
	Lima, Peru
	Santiago, Chile
	Caracas, Venezuela
	Bogota, Colombia
	La Paz, Bolivia
	U.K.
	London, England
	Glasgow and Edinburgh, Scotland
	Dublin, Ireland
	Europe
	Madrid and Barcelona, Spain
	Paris and Strasbourg, France
	Milan, Rome, and Florence, Italy
	Amsterdam, Netherlands
	Brussels, Belgium
	Frankfurt, Berlin, and Munich, Germany
	Prague, Czech Republic
	Warsaw, Poland
	Zurich and Geneva, Switzerland

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Stockholm, Sweden
Oslo, Norway
Reykjavik, Iceland
Helsinki, Finland
Budapest, Hungary
Athens, Greece
Moscow, Russia
Malta

Asia
Istanbul, Turkey
Jerusalem, Israel
Mumbai, India
New Delhi, India
Bangkok, Thailand
Tokyo, Japan
Seoul, South Korea
Beijing, China
Shanghai, China
Singapore
Hong Kong
Kuala Lumpur, Malaysia
Manila, Philippines

Oceania
Sydney, Melbourne, and Perth, Australia
Auckland, New Zealand

Africa
South Africa
Nairobi

EXHIBIT 5



Live Face On Web, LLC

SOFTWARE LICENSE AND SERVICES AGREEMENT

Signature Page

The Client Name:	[REDACTED]	The Client Contact Name:	[REDACTED]
Effective Date:	9/8/08	Term:	[REDACTED]
The Client E-Mail:		The Client Phone / Fax:	

The Client Address:	[REDACTED]
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This SOFTWARE LICENSE AND SERVICES AGREEMENT ("Agreement") is made and entered into as of the Effective Date, by and between Live Face On Web, LLC, a Pennsylvania limited liability company, doing business as Live Face On Web, with its principal place of business located at 1300 Industrial Boulevard, Suite 202, Southampton, PA 18966 ("LFW"), on the one hand, and [REDACTED] to herein, jointly and severally, as "Client").

The parties signing below, being duly authorized signers for the parties to this Agreement, intending to be legally bound, hereby agree to all of the terms and conditions set forth herein.	
Live Face on Web, LLC	[REDACTED]
Signature [REDACTED]	[REDACTED]
Print Name [REDACTED]	[REDACTED]
Title [REDACTED]	[REDACTED]
Date 9/8/08	Date 9-4-08

TERMS AND CONDITIONS FOLLOW



Live Face On Web, LLC

SOFTWARE LICENSE AND SERVICES AGREEMENT EXECUTION COPY

-TERMS AND CONDITIONS

Section 1: Definitions

1.1 "Business Days" means Monday through Friday, except for any day listed on Exhibit B as a LFOW holiday.

1.2 "Client" means, jointly and severally, [REDACTED]

1.3 "Client Syndicated Product" means any product or service made available by Client to its customers including but not limited to ASP applications and Web applications.

1.4 "Client Web Site" means the web sites [REDACTED] and any websites of the customers of the Client that the Client authorizes to display the Client Video.

1.5 "Client Video" means the video and audio files created by LFOW for the Client and hosted on the LFOW Web Server but specifically excludes the Licensed Materials and all confidential processes by which the Client Video is converted and/or compressed for use on the LFOW media player.

1.6 "LFOW Web Server" means the web servers that store and distribute content for the Client Web Site and/or Client Syndicated Products.

1.7 "Licensed Materials" means the software scripts, software files, and LFOW media player provided by LFOW.

1.8 "Services" means collectively Video Production Services, the General Services and the Maintenance and Support Services.

Section 2: License Grant; Software Delivery

2.1 License Grant. LFOW hereby grants to the Client during the Term a personal, revocable, limited, fee-bearing, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use the Licensed Materials solely for purposes of streaming and displaying the Client Video on Internet browsers of visitors to the Client Web Site and on Client Syndicated Products. The foregoing license grant shall include the right for the Client (or its designated third party) to (a) embed links provided by LFOW into the Client Web Site for purposes of calling, caching and displaying on the local computers of visitors to the Client Web Site, certain Licensed Materials to enable the streaming and displaying of the Client Video on the Internet browsers of such visitors to the Client Web Site, and (b) embed links provided by LFOW into the Client Syndicated Products for displaying the Client Video to the users of the Client Syndicated Products including visitors of the websites integrating Client Syndicated Products, but not for any other purpose (including,

without limitation, any act of electronic or physical distribution, performance or broadcast).

2.2 Restrictions. LFOW reserves all its rights not expressly granted to the Client in this Agreement. The Licensed Materials are licensed, not sold to the Client. Except to the extent otherwise expressly permitted hereunder, and without limitation, the following restrictions shall apply to the Licensed Materials. The Client shall (i) not copy or reproduce any portion of the Licensed Materials; (ii) not distribute, share through any information network, transfer, convey, sell, and lease or rent any of the Licensed Materials to any other person or company, in whole or in part; (iii) will only use the Licensed Materials for its internal business purposes and not for the benefit of any third party (other than visitors to the Client Web Site or users of the Client Syndicated Products using the Materials as contemplated hereunder); (iv) not change, alter, amend, modify, decompile, reverse engineer, disassemble or create derivative works, enhancements, extensions or add-ons to any of the Licensed Materials; (v) not remove, obscure or in any way alter LFOW's proprietary notices, trademark or copyright notices affixed or contained in the Licensed Materials and (vi) not export the Licensed Materials outside of the United States (provided this export restriction shall not apply to calling, caching, and displaying the Licensed Materials on Internet browsers of visitors of the Client Web Site or Client Syndicated Products located outside the United States for the purposes of streaming and displaying the Client Video). The foregoing License does not authorize the Client to install or embed the Licensed Materials on any web site other than the Client Web Site and other than in connection with display on a Client Syndicated Product, unless agreed to by LFOW in writing, which may be conditioned, among other things, on the payment of additional License fees. The Client further acknowledges and agrees that use of the Licensed Materials may be subject to additional restrictions, under applicable copyright and other laws that are not enforced or prescribed by any technology delivered to the Client. The absence of any such technology designed to enforce these additional restrictions should in no way be viewed or interpreted as a waiver, on the part of LFOW or any other person or entity owning any rights in any of the Licensed Materials, of their respective rights to enforce any such additional restrictions regarding the Client's use of the Licensed Materials. The Licensed Materials are licensed as a single product, and its component parts may not be separated, or divided, for use apart from the whole.

2.3 Delivery and Integration. LFOW shall deliver to the Client (or its designated third party) links to be embedded into the Client Web Site and/or Client Syndicated Products. The Client (or its designated third party) may embed such links into the Client Web Site or Client Syndicated Products to enable the



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streaming and displaying of the Client Video on the Internet browsers of visitors to the Client Web Site or users of the Client Syndicated Products. Client acknowledges and agrees that LFW is not familiar with and has not reviewed the Client Syndicated Products and, therefore, **LFW provides no warranty that the Licensed Materials will function properly or at all in the Client Syndicated Products.** Client understands that custom development services may be required to achieve functionality of the Licensed Materials in some Client Syndicated Products. LFW will provide custom development services for Client Syndicated Products in accordance with Section 3.5 of this Agreement.

Section 3: Services

3.1 Services Generally. LFW shall perform the Services set forth in this Agreement only. Any additional services not expressly stated in this Agreement that may be requested by the Client during the Term, will be provided by LFW on a time and materials basis at LFW's then current rates in accordance with a written statement of work signed by both parties to this Agreement and made a part of this Agreement. LFW shall not be obligated to provide, and the Client shall not be obligated to pay for, any products or services not expressly stated in this Agreement or a written statement of work signed by both parties. LFW may use subcontractors to provide Services.

3.2 Video Production Services. Upon written request by the Client through the LFW order website, LFW shall provide the Client with the following video production services as more fully described in Exhibit A: Non-Custom Video Production; Custom Video Production at LFW Facilities; Custom Video Production at Designated Locations; and Client-Provided Video Production (collectively, the "Video Production Services"). For Non-Custom Video Production, LFW will deliver the link to the final version of the applicable Client Video within five (5) Business Days from the date LFW receives the final script from the Client. For all other Video Production, LFW will deliver the link to the final version of the applicable Client Video within five (5) Business Days of completing post-production work of the Client Video. The Client shall provide LFW with at least two (2) weeks advance notice of any request for Custom Video Production at Designated Locations in order for LFW to schedule video crews for the offsite locations.

3.3 General Services. Upon written request by the Client to LFW, LFW shall provide the Client with one or more general or video hosting services more fully described in Exhibit A ("General Services").

3.4 Maintenance and Support. LFW shall provide the Client with support for the Client Video as more fully described in Exhibit B ("Maintenance and Support Services"). Maintenance and Support Services shall be available on Business Days, between the hours of 10:00AM EST and 7:00PM EST.

3.5 Custom Development Services. LFW shall provide to the Client reports that: (a) show total number of times the Client Video presentation has been initiated to play; (b) show total number of times the Client Video presentation has finished playing; (c) show how many times the click-through effect has occurred; (d) will be categorized [REDACTED]; (e) show how much bandwidth the Client has utilized for calculation of fees; and (f) will be in real time reporting. The Client will be provided with an interface that allows the Client to select the Client Video presentation position, orientation and other limited functionality on the Client Web Site. Any other customized development ("Additional Custom Development"), that the Client requests in writing that LFW provide (including but not limited to other reports and analyses, and any development needed to permit the Licensed Materials to function in Client Syndicated Products) shall be billed \$165 per hour. LFW shall provide the Client with an estimate of time to complete the Additional Custom Development, however, LFW shall not be required to obtain the Client's prior acceptance of such estimate in order for the fees incurred with providing the Additional Custom Development to be binding upon the Client. LFW agrees to remove all LFW trademarks, service marks, logos, hyperlinks and proprietary notices from the Client Video; provided that, LFW shall be permitted to include any such trademarks, service marks, logos and proprietary notices (including, without limitation, a "Powered by LiveFaceOnWeb.com®" and "www.livefaceonweb.com" notice) in an information dialog box that will appear when a visitor right clicks on the Client Video.

3.6 Upgrades. LFW may provide, in its sole discretion, upgrades or enhancements to the Licensed Materials to the Client at no additional cost as part of the Maintenance and Support Services.

Section 4: Term

This Agreement is effective and the parties' obligations commence, on the Effective Date and shall continue in effect until the expiration of the Term, unless terminated early in accordance with Section 10 (Termination). This Agreement will automatically renew for successive one (1) year terms (each a "Renewal Term"). Either party shall be permitted to terminate this Agreement at any time during any Renewal Term by providing written notice at least ninety (90) days in advance to



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the other party of its desire to terminate this Agreement. The initial Term and all Renewal Terms are collectively the "Term".

Section 5: Fees, Taxes and Payment

5.1 Payment Obligation. The Client shall pay to LFW the fees in accordance with Exhibit A (collectively, the "Fees"). All amounts payable hereunder shall be paid in United States dollars, and are non-refundable except as otherwise expressly stated with respect to Service Level Warranties (as defined in Exhibit B). Notwithstanding the foregoing, no fees for services listed on Exhibit A on the table entitled "Recurring Fees: License Fees, Hosting Fees, and Support and Maintenance Fees" shall be due during the Trial Period described in Section 10 (Termination).

5.2 Fees at Renewal. LFW reserves the right to adjust the Service Fees in accordance with its then current fees at the beginning of each Renewal Term upon ninety (90) days' advance written notice to the Client.

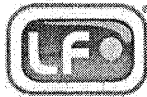
5.3 Taxes. The Client shall be responsible for any and all sales, use, value added and other similar taxes that may be imposed by any taxing jurisdiction under applicable law upon the Client or LFW with respect to the License Fees or Services paid hereunder, other than taxes based upon the income or revenue of LFW, (collectively, "Sales Taxes"). Where LFW is required to collect and remit any such taxes under applicable law, LFW shall separately state such taxes on its invoices to the Client and shall remit all amounts received on account thereof to the appropriate taxing authority. LFW shall maintain full and detailed records of all such taxes invoiced to the Client and paid to any taxing authority by LFW.

Section 6: Ownership; Confidentiality

6.1 LFW Ownership. The Client acknowledges and agrees that the Licensed Materials and all materials and documentation in connection with the Licensed Materials and the Services, including, without limitation, any software (in object code and source code form), databases, documents, LFW content (including, without limitation, images, text, audio, video), methodologies, processes and other information developed or provided by LFW (including, without limitation, all derivative works of the foregoing) (collectively "LFW Property"), are the sole and exclusive property of LFW. The Client further acknowledges and agrees that, except as specifically provided herein, this Agreement does not grant the Client any license, title, or any limited rights of ownership in LFW Property and LFW retains all worldwide right, title and interest in and to LFW

Property, including, without limitation, all patent, copyright, trademark, know-how, trade secret and any other proprietary rights inherent therein and appurtenant thereto. LFW represents and warrants that the LFW Property (excluding the Client Materials and any materials or content provided by Client), (i) is owned exclusively by LFW, or is otherwise used with permission from its licensors, and (ii) does not infringe, misappropriate, or violate any third party intellectual property rights. LFW shall indemnify and hold harmless the Client, and its respective affiliates, officers, directors, and employees (the "Client Indemnitees"), from all losses, damages, liabilities, costs and expenses (including attorneys' fees and court costs) to the extent arising from (a) any breach of the representation given in this Section 6.1, and (b) LFW's fraudulent or willful misconduct, or any violation by LFW of any applicable laws or regulations. LFW's indemnification obligations set forth herein shall not apply in the event the claim or claims giving rise to such indemnification obligations arise from any actions, other than use of the LFW Property in accordance with this Agreement, by the Client Indemnitees (including, without limitation, any unauthorized use of the LFW Property), or any claims for which the Client is obligated to indemnify LFW. The foregoing indemnification shall constitute the Client's sole and exclusive remedy for any breach of the representations and warranties under Sections 6.1(i) and 6.1(ii), and LFW's entire liability with respect thereto, subject to the Client's additional right to terminate this Agreement in accordance with this Agreement.

6.2 The Client Ownership. The Client retains all right, title and interest in and to any text scripts provided by the Client to LFW, the Client Video, content and information located on the Client Web Site and/or Client Syndicated Product, and any and all content provided by the Client to LFW (including all uncompressed and compressed audio and video content) (the "Client Property"). The Client hereby grants to LFW a personal, royalty free, non-exclusive, non-transferable, non-assignable, non-sublicenseable license to use such Client Property in any manner (including, without limitation, the right to create derivative works and the right to perform screenscraping in connection the Services, as determined in LFW's sole discretion) necessary to provide the Services to the Client under this Agreement. The Client represents and warrants that the Client Property, (i) is owned exclusively by the Client, or is otherwise used with permission from its licensors, (ii) the Client Property does not infringe, misappropriate, or violate any third party intellectual property or rights of publicity or privacy rights; (iii) is not defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (iv) is not obscene, harmful to minors or child pornographic; (v) does not contain any viruses, Trojan horses, worms, time bombs, cancelbots or other computer



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programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information; and (vi) is not materially false, misleading or inaccurate. The Client shall indemnify and hold harmless LFW, its affiliates, officers, directors and employees, from all losses, damages, liabilities, costs and expenses (including attorneys' fees and court costs) to the extent arising from (a) any breach of the representation given in this Section 6.2, (b) the Client's fraudulent or willful misconduct, or any violation by the Client of any applicable laws, regulations, or its privacy policy, and (c) any third party claims relating to Client's use of the LFW Property on the Client Web Site or in a Client Syndicated Product (excluding any claims for which LFW is obligated to indemnify the Client).

6.3 Trademarks. Neither party shall use the other party's names, logos, trademarks or service marks (collectively "Marks") in any promotional or advertising material or efforts or any other publications without the other party's prior written consent, which may be withheld for any reason or no reason. All benefit from any use of the Marks and all goodwill associated therewith shall inure solely to the benefit of the respective owners.

6.4 Confidentiality. Each party acknowledges that it may have access to confidential information of the other party. Accordingly, the provisions of this Agreement, any information identified by the disclosing party as confidential, and any information that a reasonable business person would deem sensitive or confidential (collectively "Confidential Information"), shall be treated by the receiving party on a confidential basis and shall not be disclosed to any third party (except as required by law and upon advance notice to the disclosing party), or used except as permitted hereunder, without the express written consent of the receiving party. Upon expiration or termination of this Agreement for any reason, each party shall return or destroy the Confidential Information of the disclosing party as directed by the disclosing party. Each party shall have the right to disclose the existence of this Agreement and its terms to its subcontractors, and professional advisors who have a "need to know", and to a prospective purchaser and its agents during the course of a due diligence review in a merger transaction, stock sale or sale of all or substantially all of a party's assets, providing that the foregoing have agreed to be bound by the terms of this Section 6.4.

Section 7: Limited Warranty

7.1 Limited Warranty. Except for the Client's right to terminate in accordance with Section 10 (Termination) and as otherwise expressly stated with respect to the Service Level

Warranty set forth in Exhibit B and incorporated herein by reference, LFW's sole responsibility and the Client's exclusive remedy in the event of any defect in the Licensed Materials or any failure to provide the Services, shall be that LFW shall make commercially reasonable efforts to remedy any resulting deficiencies.

Section 8: Disclaimer of Warranty.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, LFW PROVIDES THE LICENSED MATERIALS AND SERVICES "AS IS," WITHOUT WARRANTY OF ANY KIND, WHETHER STATUTORY, EXPRESS OR IMPLIED. LFW DISCLAIMS ALL WARRANTIES, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CLIENT SHALL BE SOLELY RESPONSIBLE FOR THE SELECTION, USE AND SUITABILITY OF THE LICENSED MATERIALS AND SERVICES AND LFW SHALL HAVE NO LIABILITY THEREFORE. LFW DOES NOT WARRANT THAT THE LICENSED MATERIALS AND SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE, THAT THE SERVICES WILL MEET CLIENT'S REQUIREMENTS, OR OF ACCURACY OF INFORMATION CONTAINED IN OR DELIVERED THROUGH THE SERVICES.

Section 9: Limitations of Liability

9.1 Maximum Aggregate Liability. The Client acknowledges that the limitations set forth in this Section are integral to the amount of fees levied in connection with this Agreement, and that, were LFW to assume any further liability other than as set forth herein, such fees would of necessity be set substantially higher. LFW's maximum aggregate liability to the Client for any claim related to, or in connection with, the Licensed Materials and Services and this Agreement, except with respect to LFW's indemnification obligations under this Agreement, shall be limited to 50% of the recurring fees actually paid by the Client to LFW under this Agreement over the twelve (12) months preceding the date of the claim.

9.2 LFW LIMITATION ON LIABILITY. LFW SHALL NOT BE LIABLE TO THE CLIENT WHATSOEVER FOR ANY DIRECT OTHER THAN AS STATED IN SECTION 9.1, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR SPECIAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFIT, LOSS OF REVENUE, OR LOSS OF BUSINESS SUFFERED BY THE CLIENT. THIS



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PROVISION APPLIES EVEN IF LFOW IS INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES. LFOW SHALL ALSO NOT BE LIABLE FOR ANY DELAYS, NONDELIVERIES, MISDELIVERIES, DATA TRANSMISSION FAILURES, OR FOR ANY FAILURE OF PERFORMANCE OR INTERRUPTION OF THE PROVISION OF THE SERVICES TO THE CLIENT.

9.3 Privacy Policy. LFOW does not collect any personally identifiable information from any visitors to the Client Web Site, including any information such as IP or MAC addresses, except to the extent required to perform the General Services. Without limiting the generality of the foregoing disclaimer of warranties and limitation of liability set forth this Agreement, LFOW shall not be responsible for the use of the Client Web Site or any Client Syndicated Product, or for any information collected by the Client or any third parties from the visitors to the Client Web Site or user of a Client Syndicated Product. The Client, on the Client Web Site (including any websites that the Client allows to link to the Client Web Site), shall maintain a privacy policy that allows it to collect personal information and allows it to place cookies on a visitor's computer. LFOW shall not use, transfer, license or disclose any Client Web Site data obtained in performing the Services, except in connection with the performance of the Services for Client and for Client's benefit.

Section 10: Termination

10.1 Termination for Cause. In the event of a final, non-appealable determination that the Licensed Materials infringes any proprietary right of any third party, LFOW shall have the option, at its own expense, to (a) obtain for the Client the right to continue using the infringing item, (b) replace the infringing item or modify it so that it becomes noninfringing, or (c) terminate the licensed rights granted herein and grant the Client a prorated refund of all recurring license fees theretofore paid by the Client. Other than as specified above, either party may terminate this Agreement immediately upon the giving of a final written notice without further obligation to the other party in the event that (i) the aggrieved party ("Non-Defaulting Party") shall have given the other party ("Defaulting Party") an initial written notice of the Defaulting Party's failure to discharge any material obligation, including the obligation to pay any amounts within the time period due and (ii) such failure or default is not cured by the Defaulting Party within five (5) calendar days of the initial notice and continues to exist as of the date upon which the Non-Defaulting Party gives final notice of termination, unless the default is incapable of cure in five (5) calendar days, in which case the cure period shall be extended to fifteen (15) calendar days. Termination pursuant to this Section shall be without prejudice to any rights available to the parties at law or equity.

Notwithstanding the foregoing and without limitation LFOW's rights under this Agreement, LFOW shall be permitted to immediately suspend access to the Service in the event the Client has defaulted on its obligations to make any payments when due under this Agreement, or has used the Licensed Materials or the Services in a manner not authorized under this Agreement and continues to do so after notice thereof from LFOW.

10.2 Effect of Termination and Expiration. Upon expiration or termination of this Agreement for any reason, the Client shall immediately cease using the Licensed Materials and shall immediately remove all of the Licensed Materials (including any embedded links) from the Client servers and the Client Web Site and the Client Syndicated Products (and any other electronic storage devices) and delete or destroy them, along with any related documentation (and any copies thereof) that the Client may have received or otherwise may possess. The Client shall provide LFOW with written confirmation, signed by an authorized representative of the Client, of its compliance with the obligations under this Section 10.2. LFOW shall provide the Client with written confirmation, signed by an authorized representative of LFOW, that it has deleted or destroyed, any Client Property in its possession.

10.3 Termination During Trial Period. This Agreement shall have an initial trial period commencing on the Effective Date and ending ninety (90) days after LFOW's delivery of the first Client Video [REDACTED] produced in accordance with the outline to be provided by Client (the "Trial Period"). The Client shall be permitted to terminate this Agreement effective at the end of the Trial Period by providing written notice of termination to LFOW at least fifteen (15) days prior to the expiration of the Trial Period.

Section 11: General

11.1 Compliance with Law. Each of the parties hereto shall at all times comply with the terms of this Agreement and all applicable local, state and federal laws and regulations pertaining to this Agreement, the use of the Licensed Materials and Services and the performance of their respective obligations hereunder.

11.2 Entire Agreement. This Agreement constitutes the entire agreement between LFOW and the Client with respect to the subject matter of this Agreement and supersedes all prior representations, proposals, discussions and communications, whether oral or in writing.

11.3 Independent Contractors. The parties are independent contractors. Nothing herein shall be deemed to create or constitute a partnership, joint venture, or agency relationship



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between the parties hereto. Neither of the parties hereto shall have any authority to bind the other in any way.

11.4 Successors and Assigns. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto, and their permitted successors and assigns and legal representatives. Neither party may assign this Agreement or any right granted hereunder, or sublicense, or permit any other person to obtain or exercise any rights in this Agreement or in respect of Services in whole or in part without written permission from the other, which shall not be unreasonably withheld. Notwithstanding the foregoing, either party may assign or transfer its rights and obligations hereunder in the context of a merger, acquisition, or the sale of substantially all of the party's assets upon written notice to the other party hereto.

11.5 Governing Law; Waiver of Jury Trial. This Agreement and any and all claims, disputes, and other matters in question arising out of or relating to this Agreement, or breach thereof shall be governed by the laws of the State of Delaware, without giving effect to its principals of conflict rules, and shall be decided by courts of competent jurisdiction located in the State of Delaware. The parties irrevocably waive trial by jury in any action, proceeding, or counterclaim, whether at law or in equity, permitted to be brought by either of them against the other, whether or not there are other parties in such or proceeding.

11.6 Severability. If any provisions of this Agreement or the application of any such provision shall be held by a court of competent jurisdiction to be contrary to law, the remaining provisions of this Agreement shall continue in full force and effect.

11.7 Disputes Generally. The parties hereby undertake to use good faith efforts to settle all disputes arising under this Agreement. Should a dispute arise, except as otherwise provided hereafter, the parties agree to refer it to a Senior Vice President or higher level executive ("Senior Managers") representing each party. The Senior Managers shall communicate with each other within three (3) Business Days for the purpose of endeavoring to resolve such dispute or such other reasonable time. The Senior Managers shall discuss the problem and negotiate in good faith in an effort to resolve the dispute without the necessity of any formal proceeding relating thereto. If the dispute has not been resolved by the Senior Managers within thirty (30) Business Days of their first communication, then either party may seek other relief as provided herein.

11.8 Notice. Any notices or other communications required or permitted hereunder shall be given in writing and be delivered personally or sent by a nationally recognized overnight courier to

the address of each party specified on the signature page (or as subsequently designated by a party by notice to the other party given in accordance with this Section). Such notices or other communications shall be effective on the date such notice is given, if delivery is given in person or by overnight courier.

11.9 Survival of Terms. The provisions of Sections 5.3, 6, 7, 8, 9, 10.2 and 11, shall survive expiration or termination of this Agreement for any reason, as well as the Client's obligation to pay for any fees incurred and not paid in full.

11.10 No Waiver. No provision of this Agreement may be waived, amended or otherwise modified except by a written agreement signed by each party hereto. The waiver by either party of the breach of any provision hereof shall not be construed as a waiver of subsequent breaches or as a continuing waiver of such breach.

11.11 Press. Neither party hereto shall issue any public statement or press release in connection with this Agreement, except with the consent of the other party hereto, which consent may be withheld for any or no reason.

11.12 Counterparts. This Agreement may be executed in two counterparts, each of which shall be deemed an original, but both of which taken together shall constitute one and the same instrument.

11.13 Injunctive Relief. In the event that the Client attempts or threatens to use, copy, license, or convey the LFOW Property in a manner contrary to the terms of this Agreement, LFOW shall be entitled to pursue, in addition to any other remedies available to it, injunctive relief. The Client hereby acknowledges that other remedies at law are inadequate in the circumstances set forth herein.

11.14 Force Majeure. Neither party shall be liable for any damages or penalty for any delay in performance of, or failure to perform any obligation hereunder or for failure to give the other party prior notice thereof when such delay or failure is due to the elements, acts of God, delays in transportation, delays in delivery by vendors or other causes beyond that party's reasonable control. The party whose performance is prevented by an act of force majeure shall resume performance as soon as is reasonably practicable after the condition of force majeure is no longer operative.



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EXHIBIT A

Licensed Materials and Services Description and Fees

Non-Recurring Video Production Services and Fees (including all taxes)			
VIDEO PRODUCTION SERVICES		PRODUCTION FEES	PAYMENT TERMS
Non-Custom Video Production by LFW	15 seconds of video	\$259.95	Net sixty (60) days following delivery in accordance with Section 2.3
	30 seconds of video	\$467.95	Net sixty (60) days following delivery in accordance with Section 2.3
	60 seconds of video	\$842.95	Net sixty (60) days following delivery in accordance with Section 2.3
	90 seconds of video	\$1,179.95	Net sixty (60) days following delivery in accordance with Section 2.3
	120 seconds of video	\$1,517.95	Net sixty (60) days following delivery in accordance with Section 2.3
	180 seconds of video	\$2,123.95	Net sixty (60) days following delivery in accordance with Section 2.3
	240 seconds of video	\$2,723.95	Net sixty (60) days following delivery in accordance with Section 2.3
	300 seconds of video	\$3,218.95	Net sixty (60) days following delivery in accordance with Section 2.3
Custom Video Production at LFW Facilities	First 3 hours of studio time (minimum of 3 hours)	\$789.95	Net sixty (60) days following recording
	Each additional hour of studio time	\$389.95	Net sixty (60) days following recording
	Makeup artist per hour	\$200.00	Net sixty (60) days following recording
	Post-production editing for the first 10 seconds of video	\$389.95	Net sixty (60) days following delivery in accordance with Section 2.3
	Post-production editing for each 5 second increment of video	\$157.95	Net sixty (60) days following delivery in accordance with Section 2.3
Custom or Non-Custom Video Production at LFW Facilities or Designated Locations	Script Writing Service	\$199.95 per video	Net sixty (60) days following delivery in accordance with Section 2.3
Custom Video Production at Designated Locations as set forth in <u>Exhibit C</u>	Domestic Locations (Continental U.S.), excluding Hawaii and Alaska	\$4,899.95 flat fee per location, per day	Net sixty (60) days following delivery in accordance with Section 2.3
	Non-Domestic Locations	\$6,700 flat fee per location, per day	Net sixty (60) days following delivery in accordance with Section 2.3
	Post-production editing	\$150 per video	Net sixty (60) days following delivery in accordance with Section 2.3
Client-Provided Video	Post-production editing (minimum of 2 hours)	\$389.95/hour	Net sixty (60) days following delivery in accordance with Section 2.3



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Further Description of Video Production Services

Non-Custom Video Production. LFOW will provide non-custom video production services using its own facilities and in accordance with the following additional terms.

Presentations are recorded within LFOW studio facilities within forty-eight (48) hours of request.

Prices are based on one time production and one model within the presentation.

The Client will provide its own scripts to LFOW. The Client may select from at least 40 models.

The Client will be able to select different shots and sizes of the video presentations.

Custom Video Production at LFOW Facilities. LFOW will provide custom video recording and production services at the LFOW facilities in accordance with the terms of each order placed by the Client. The Client will be contacted by a LFOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording. If any term of an order placed by the Client cannot be honored, then LFOW shall promptly notify the Client. No term of an order placed by the Client shall alter or supersede the terms of this Agreement.

Custom Video Production at Designated Locations. LFOW will provide custom video recording and production services at the Designated Locations between the hours of 8:00AM and 5:00PM in accordance with the terms of each order placed by the Client. The Client will be contacted by a LFOW representative to discuss the details of the order specifications such as garment, model presentation style, and date and times for recording. The specific site at the Designated Location must be able to accommodate a recording crew and other specifications as necessary for the respective sites. If any term of an order placed by the Client cannot be honored, then LFOW shall promptly notify the Client. No term of an order placed by the Client shall alter or supersede the terms of this Agreement.

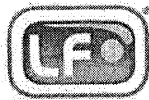
Client-Provided Video Production. LFOW will adapt an uncompressed AVID video file provided to LFOW for presentation on the Client Web Site and/or Client Syndicated Product.

Technical Specifications. The standard for a 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixelated encoding at 300kb/s is 500KB, and 10 second Flash movie presentation 170px X 160px with 48kb/s stereo sound compression and pixelated encoding at 200kb/s is 400KB. The foregoing specifications may vary depending on model movement, color of garment, models facial expression, size of the presentation, duration of the video, and the audio. The following technical requirements apply in order for the Client Video to properly appear on the Internet browser of visitors to the Client Web Site and/or Client Syndicated Product:

Internet Browsers - Safari (version 1 or higher), Internet Explorer (version 5 or higher), Opera (version 6 or higher), Netscape (version 4 or higher), or Firefox (version 1 or higher). The Internet Browser must be configured to enable java scripts and must be using Flash version 8.0 or higher.

Languages. LFOW has the ability to provide flash movie presentations in languages other than English.

Recurring Fees: License Fees, Hosting Fees, and Support and Maintenance Fees			
SOFTWARE AND SERVICE DESCRIPTION	LICENSE / HOSTING FEES	ADDITIONAL TERMS	PAYMENT TERMS
Video Streaming Plans for the Client	<p>Minimum of \$ 3,000 per month for up to 1.5 terabytes of data per month, and then additional fees apply depending on the volume of use as follows:</p> <p>If greater than 1.5 terabytes per month, but less than or equal to 5 terabytes per month, additional fee of the lesser of (a) \$4,500 per month or (b) \$2.45 per megabyte in excess of 1.5 terabytes per month.</p> <p>If greater than 5 terabytes per month, but less than or equal to 10 terabytes per</p>		Monthly in arrears, payable net sixty (60) days; monthly in arrears for overages, payable net sixty (60) days



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	<p>month, additional fee of the lesser of (a) \$8,000 per month or (b) \$2.45 per megabyte in excess of 1.5 terabytes per month,</p> <p>If greater than 10 terabytes per month, but less than or equal to 30 terabytes per month, additional fee of the lesser of (a) \$16,000 per month or (b) \$2.45 per megabyte in excess of 1.5 terabytes per month</p> <p>If greater than 30 terabytes per month, an additional \$2.45 per megabyte in excess of 1.5 terabytes per month</p>		
Licensed Material Fees for Virtual Greeter TM	\$1,000 per month.		Monthly in arrears, payable net sixty (60) days.
Licensed Material Fees for Click-On-Me TM	\$1,300 per month.		Monthly in arrears, payable net sixty (60) days.
Licensed Material Fees for InfoCap TM	<p>\$1,500 for 1-3 Forms</p> <p>\$2,500 for 4-5 Forms</p>		Monthly in arrears, payable net sixty (60) days.
Support and Maintenance Services	No charge for up to eight (8) hours per month, thereafter on a time and materials basis at a rate of \$165 per hour ("Support and Maintenance Fees").	Maintenance and Support Fees will accrue in 15 minute increments	Monthly in arrears, payable net sixty (60) days.



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EXHIBIT B

Maintenance and Support Services and Service Level Warranty

This Exhibit B sets out the terms and conditions pursuant to which LFOW will provide Maintenance and Support Services to the Client and the Service Level Warranty associated with the General Services.

Section 1: Maintenance and Support Services

1.1 General Maintenance and Support Terms.

LFOW will provide the following Maintenance and Support Services for the post-production Client Video. For purposes of this Exhibit B, "post-production" means the Client Video made available to the Client via the links to be embedded into the Client Web Site and/or Client Syndicated Product.

General Maintenance and Support Services include the following:

- Phone and email help desk for the Client and/or its designated third party service provider;
- Investigate, troubleshoot and revise java scripts and links provided by LFOW to the Client for the Client Video;
- Provide updates to comply with new versions of Internet browsers;
- Work with the Client suppliers and contractors as reasonably necessary to coordinate generally scheduled maintenance of the Client Web Site and/or Client Syndicated Product.

1.2 Response Times.

LFOW shall respond to technical issues within the following response times:

Category	Required Response Time	Restore and Resolve
Critical	thirty (30) minutes	sixty (60) minutes, or as otherwise agreed by the parties
Non-Critical	one (1) hour	six (6) hours, or as otherwise agreed by the parties

For purposes of this Agreement, "Critical" is defined as rendering the Client Video unavailable and "Non-Critical" is defined as a cosmetic issue. LFOW shall not be responsible any breach of the Maintenance and Support Services caused by the action or inaction of the Client or any of its third party designees or suppliers. LFOW observes the following holidays (the same holidays will be observed in subsequent years).

Thanksgiving Day
Christmas Day
New Year's Day
Memorial Day
Independence Day
Labor Day
Yom Kippur
Thanksgiving Day
Christmas Day

Section 2: Service Level Warranty

2.1 Service Availability. LFOW represents and warrants that the General Services will be available in accordance with the terms set forth below ("Service Availability"). Service Availability is defined as the ability to deliver the Client Video to the Client Web Site and/or Client Syndicated Product. LFOW guarantees 100% Service Availability, excluding interruptions caused by the following:

- (ii) LFOW scheduled maintenance;
- (iii) The Client (or any third party) network maintenance activities;
- (iv) Maintenance at the Client's premises, including the Client servers or the Client Web Site;
- (v) Failure of the Client's hardware or software;
- (vi) Failure of the Client Internet service or the Client Web Site (equipment down, not serving content, broken links or similar issues that would interrupt service);
- (vii) Failure of the Client controlled actions and environment (for example power failure, temperature increases, firewall blocking, or unplugging equipment).



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EXHIBIT B (continued)

Maintenance and Support Services and Service Level Warranty

2.2 Credits. If the Client experiences unavailability of the Hosting Service, that is not caused by any of the forgoing exclusions, then LFOW will issue a credit to the Client based on the length of the outage as follows: (a) any single outage greater than two (2) hours = one (1) day credit of the Fees associated with the General Services and (b) cumulative outages in a single day amounting to greater than two (2) hours = one (1) day credit of the Fees associated with the General Services per sixty (60) minute period. One (1) day of Fees associated with the General Services shall be equal to 1/30th of the committed monthly Fees associated with the General Services. A maximum of five (5) days of credit may be provided during any single month.

2.3 Reporting.

In the event the Client believes a service outage has occurred, the Client shall promptly (not to exceed two (2) Business Days) notify LFOW in writing stating the details of such outage, which will include, at a minimum, the time and date of the outage, the period of the outage, and the applicable the Client Web Site or Client Syndicated Product. Upon receipt of such information, LFOW shall conduct its own investigation and report its conclusions to the Client. If LFOW believes, in its reasonable judgment and based on supportable information, the outage did not occur or that it falls within one or more of the exclusions, LFOW shall notify the Client and the parties shall discuss in good faith a resolution. If LFOW believes that an outage has occurred, LFOW will report to the Client the amount of credit owed to the Client and shall apply such credit to the invoice for the immediately following calendar month. No credit shall be given if the Client has failed to timely pay any amount of Fees that are past due.



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EXHIBIT C

Custom Video Production Designated Locations

The following locations are offered by LFW as of the Effective Date:

U.S.	Mexico & Central America
Albany	Mexico City, Mexico
Albuquerque	Managua, Nicaragua
Anchorage	
Atlanta	Caribbean
Austin	Port of Spain, Trinidad
Boise	Barbados
Boston	Puerto Rico
Bozeman	Jamaica
Charlotte	Tortola and St. Thomas
Chicago	British Virgin Islands
Cleveland	
Columbus	South America
Dallas	Sao Paulo and Rio, Brazil
Dayton	Buenos Aires, Argentina
Denver	Lima, Peru
Des Moines	Santiago, Chile
Detroit	Caracas, Venezuela
Grand Rapids	Bogota, Colombia
Hartford	La Paz, Bolivia
Honolulu	U.K.
Houston	London, England
Indianapolis	Glasgow and Edinburgh, Scotland
Jacksonville	Dublin, Ireland
Knoxville	
Minneapolis	Europe
Kansas City	Madrid and Barcelona, Spain
Las Vegas	Paris and Strasbourg, France
Little Rock	Milan, Rome, and Florence, Italy
Los Angeles	Amsterdam, Netherlands
Louisville	Brussels, Belgium
Memphis	Frankfurt, Berlin, and Munich, Germany
Miami	Prague, Czech Republic
Milwaukee	Warsaw, Poland
	Zurich and Geneva, Switzerland



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Mobile	Stockholm, Sweden
Montgomery	Oslo, Norway
Nashville	Reykjavik, Iceland
New Orleans	Helsinki, Finland
New York City	Budapest, Hungary
Newark	Athens, Greece
Norfolk	Moscow, Russia
Orlando	Malta
Philadelphia	
Phoenix	Asia
Portland, Oregon	Istanbul, Turkey
Portland, Maine	Jerusalem, Israel
Raleigh	Mumbai, India
Reno	New Delhi, India
Richmond	Bangkok, Thailand
Rochester	Tokyo, Japan
St. Louis	Seoul, South Korea
Salt Lake City	Beijing, China
San Diego	Shanghai, China
San Francisco	Singapore
San Jose	Hong Kong
Seattle	Kuala Lumpur, Malaysia
Tallahassee	Manila, Philippines
Tampa	
Tucson	Oceania
Tulsa	Sydney, Melbourne, and Perth, Australia
Washington, D.C.	Auckland, New Zealand
Canada	Africa
Calgary	South Africa
Montreal	Nairobi
Toronto	
Vancouver	
Winnipeg	

EXHIBIT 6

```

1
2
3
4 <!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN"
  "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
5
6
7
8 <html xmlns="http://www.w3.org/1999/xhtml" xml:lang="en-gb" lang="en-gb">
9
10
11
12 <head>
13
14
15 <script type="text/javascript" src="/static/js/analytics.js"></script>
16 <script type="text/javascript">archive_analytics.values.server_name="wwwb-
  appl.us.archive.org";archive_analytics.values.server_ms=799;</script>
17 <link type="text/css" rel="stylesheet" href="/static/css/banner-styles.css"/>
18
19
20
21 <base href="/web/20110203071549/http://www.coronacapitalgroup.com/" />
22 <meta http-equiv="content-type" content="text/html; charset=utf-8" />
23 <meta name="robots" content="index, follow" />
24 <meta name="google-site-verification"
  content="yKIqh0N_0ADXXAbs3ezLajlqJG1LwaY8QIgNkq2AyBc" />
25 <meta name="y_key" content="534b716c81f3ae89" />
26 <meta name="msvalidate.01" content="777D14ECCFA14164C6C6E4AC7C4BDE7" />
27 <meta name="keywords" content="lawsuit loan, sell structured settlement, sell annuity,
  quote for structured settlement, annuity quote, cash now, sell lottery winnings, cash for
  mortgage notes, structured settlement quote" />
28 <meta name="title" content="Structured Settlement and Annuity Transfer Brokers - Corona
  Capital" />
29 <meta name="description" content="Corona Capital brokers transactions on structured
  settlement and annuity transfers, lottery prizes, owner financed mortgage notes, and
  lawsuit loans." />
30 <meta name="generator" content="Joomla! 1.5 - Open Source Content Management" />
31 <title>Structured Settlement and Annuity Transfer Brokers - Corona Capital</title>
32 <link href="/en?format=feed&type=rss" rel="alternate" type="application/rss+xml"
  title="RSS 2.0" />
33 <link href="/en?format=feed&type=atom" rel="alternate" type="application/atom+xml"
  title="Atom 1.0" />
34 <link
  href="/web/20110203071549im_/http://www.coronacapitalgroup.com/templates/ja_topaz/favicon.i
  co" rel="shortcut icon" type="image/x-icon" />
35 <link rel="stylesheet"
  href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/modules/mod_msnchat/highslid
  e/highslide.css" type="text/css" />
36 <link rel="stylesheet"
  href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/templates/ja_topaz/css/ja.ne
  ws.css" type="text/css" />
37 <link rel="stylesheet"
  href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/modules/mod_jflanguageselect
  ion/tmpl/mod_jflanguageselection.css" type="text/css" />
38 <script type="text/javascript"
  src="/web/20110203071549js_/http://www.coronacapitalgroup.com/media/system/js/mootools.js">
  </script>
39 <script type="text/javascript"
  src="/web/20110203071549js_/http://www.coronacapitalgroup.com/media/system/js/caption.js">
  </script>

```

```

40 <script type="text/javascript"
src="/web/20110203071549js_/http://www.coronacapitalgroup.com/modules/mod_msnchat/highslide
/highslide-with-html.js"></script>
41
42
43
44 <link rel="stylesheet"
href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/templates/system/css/system.
css" type="text/css" />
45
46 <link rel="stylesheet"
href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/templates/system/css/general
.css" type="text/css" />
47
48 <link rel="stylesheet"
href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/templates/ja_topaz/css/templ
ate.css" type="text/css" />
49
50 <link rel="stylesheet"
href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/templates/ja_topaz/css/typo.
css" type="text/css" />
51
52
53
54 <script language="javascript" type="text/javascript">
55
56     var siteurl = '/web/20110203071549/http://www.coronacapitalgroup.com/';
57
58     var tplurl =
59     '/web/20110203071549/http://www.coronacapitalgroup.com/templates/ja_topaz';
60 </script>
61
62
63
64 <script language="javascript" type="text/javascript"
src="/web/20110203071549js_/http://www.coronacapitalgroup.com/templates/ja_topaz/js/ja.scri
pt.js"></script>
65
66 <!-- js for dragdrop -->
67
68
69
70 <!-- Menu head -->
71
72     <link
href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/templates/ja_topaz/ja_menus/
ja_cssmenu/ja.cssmenu.css" rel="stylesheet" type="text/css" />
73     <script
src="/web/20110203071549js_/http://www.coronacapitalgroup.com/templates/ja_topaz/ja_menus/j
a_cssmenu/ja.cssmenu.js" language="javascript" type="text/javascript"></script>
74
75 <link
href="/web/20110203071549cs_/http://www.coronacapitalgroup.com/templates/ja_topaz/css/color
s/cyan.css" rel="stylesheet" type="text/css" />
76
77
78
79 <!--[if lte IE 6]>
80
81 <style type="text/css">

```



```

82
83 img {border: none;}
84
85
86 </style>
87
88 <![endif]-->
89
90
91
92
93
94 </head>
95
96 <body id="bd" class=" fs3">
97
98
99 <!-- BEGIN WAYBACK TOOLBAR INSERT -->
100 <script type="text/javascript" src="/static/js/disclaim-element.js" ></script>
101 <script type="text/javascript" src="/static/js/graph-calc.js" ></script>
102 <script type="text/javascript" src="/static/jflot/jquery.min.js" ></script>
103 <script type="text/javascript">/*! [CDATA[
104 var __wm = (function(){
105 var wbPrefix = "/web/";
106 var wbCurrentUrl = "http://www.coronacapitalgroup.com/";
107
108 var firstYear = 1996;
109 var imgWidth = 500, imgHeight = 27;
110 var yearImgWidth = 25, monthImgWidth = 2;
111 var displayDay = "3";
112 var displayMonth = "Feb";
113 var displayYear = "2011";
114 var prettyMonths =
115 ["Jan", "Feb", "Mar", "Apr", "May", "Jun", "Jul", "Aug", "Sep", "Oct", "Nov", "Dec"];
116 var $D=document, $=function(n){return document.getElementById(n)};
117 var trackerVal, curYear = -1, curMonth = -1;
118 var yearTracker, monthTracker;
119 function showTrackers(val) {
120   if (val===trackerVal) return;
121   var $ipp=$("wm-ipp");
122   var $y=$("displayYearEl"), $m=$("displayMonthEl"), $d=$("displayDayEl");
123   if (val) {
124     $ipp.className="hi";
125   } else {
126     $ipp.className="";
127     $y.innerHTML=displayYear; $m.innerHTML=displayMonth; $d.innerHTML=displayDay;
128   }
129   yearTracker.style.display=val?"inline":"none";
130   monthTracker.style.display=val?"inline":"none";
131   trackerVal = val;
132 }
133 function getElementX2(obj) {
134   var $e=jQuery(obj);
135   return (typeof $e=="undefined" || typeof $e.offset=="undefined")?
136     getElementX(obj):Math.round($e.offset().left);
137 }
138 function trackMouseMove(event, element) {
139   var eventX = getEventX(event);
140   var elementX = getElementX2(element);
141   var xOff = Math.min(Math.max(0, eventX - elementX), imgWidth);

```

```

142   var monthOff = xOff % yearImgWidth;
143   var year = Math.floor(xOff / yearImgWidth);
144   var monthOfYear = Math.min(11, Math.floor(monthOff / monthImgWidth));
145   // 1 extra border pixel at the left edge of the year:
146   var month = (year * 12) + monthOfYear;
147   var day = monthOff % 2==1?15:1;
148   var dateString = zeroPad(year + firstYear) + zeroPad(monthOfYear+1,2) +
149     zeroPad(day,2) + "000000";
150
151   $("displayYearEl").innerHTML=year+firstYear;
152   $("displayMonthEl").innerHTML=prettyMonths[monthOfYear];
153   // looks too jarring when it changes..
154   //$("displayDayEl").innerHTML=zeroPad(day,2);
155   var url = wbPrefix + dateString + '/' + wbCurrentUrl;
156   $("wm-graph-anchor").href=url;
157
158   if(curYear != year) {
159     var yrOff = year * yearImgWidth;
160     yearTracker.style.left = yrOff + "px";
161     curYear = year;
162   }
163   if(curMonth != month) {
164     var mtOff = year + (month * monthImgWidth) + 1;
165     monthTracker.style.left = mtOff + "px";
166     curMonth = month;
167   }
168 }
169 function hideToolbar() {
170   $("wm-ipp").style.display="none";
171 }
172 function bootstrap() {
173   var $spk=$("wm-ipp-sparkline");
174   yearTracker=$D.createElement('div');
175   yearTracker.className='yt';
176   with(yearTracker.style){
177     display='none';width=yearImgWidth+"px";height=imgHeight+"px";
178   }
179   monthTracker=$D.createElement('div');
180   monthTracker.className='mt';
181   with(monthTracker.style){
182     display='none';width=monthImgWidth+"px";height=imgHeight+"px";
183   }
184   $spk.appendChild(yearTracker);
185   $spk.appendChild(monthTracker);
186
187   var $ipp=$("wm-ipp");
188   $ipp&&disclaimElement($ipp);
189 }
190 return{st:showTrackers,mv:trackMouseMove,h:hideToolbar,bt:bootstrap};
191 })();//]]>
192 </script>
193 <style type="text/css">
194 body {
195   margin-top:0 !important;
196   padding-top:0 !important;
197   min-width:800px !important;
198 }
199 </style>
200 <div id="wm-ipp" lang="en" style="display:none;">
201

```

```

202 <div style="position:fixed;left:0;top:0;width:100%!important">
203 <div id="wm-ipp-inside">
204   <table style="width:100%;"><tbody><tr>
205     <td id="wm-logo">
206       <a href="/web/" title="Wayback Machine home page"></a>
207     </td>
208     <td class="c">
209       <table style="margin:0 auto;"><tbody><tr>
210         <td class="u" colspan="2">
211           <form target="_top" method="get" action="/web/form-submit.jsp" name="wmtb"
id="wmtb"><input type="text" name="url" id="wmtbURL"
value="http://www.coronacapitalgroup.com/" style="width:400px;"
onfocus="this.focus();this.select();" /><input type="hidden" name="type" value="replay" />
<input type="hidden" name="date" value="20110203071549" /><input type="submit" value="Go"
/><span id="wm_tb_options" style="display:block;"></span></form>
212         </td>
213         <td class="n" rowspan="2">
214           <table><tbody>
215             <!-- NEXT/PREV MONTH NAV AND MONTH INDICATOR -->
216             <tr class="m">
217               <td class="b" nowrap="nowrap">
218
219                 <a href="/web/20100130113016/http://coronacapitalgroup.com/" title="30
Jan 2010">JAN</a>
220
221               </td>
222               <td class="c" id="displayMonthEl" title="You are here: 7:15:49 Feb 3,
2011">FEB</td>
223               <td class="f" nowrap="nowrap">
224
225                 <a href="/web/20110720094238/http://www.coronacapitalgroup.com/"
title="20 Jul 2011"><strong>JUL</strong></a>
226
227               </td>
228             </tr>
229             <!-- NEXT/PREV CAPTURE NAV AND DAY OF MONTH INDICATOR -->
230             <tr class="d">
231               <td class="b" nowrap="nowrap">
232
233                 <a href="/web/20100130113016/http://coronacapitalgroup.com/"
title="11:30:16 Jan 30, 2010"></a>
234
235               </td>
236               <td class="c" id="displayDayEl" style="width:34px;font-size:24px;"
title="You are here: 7:15:49 Feb 3, 2011">3</td>
237               <td class="f" nowrap="nowrap">
238
239                 <a href="/web/20110208060336/http://www.coronacapitalgroup.com/"
title="6:03:36 Feb 8, 2011"></a>
240
241               </td>
242             </tr>
243             <!-- NEXT/PREV YEAR NAV AND YEAR INDICATOR -->
244             <tr class="y">
245               <td class="b" nowrap="nowrap">

```



```

246
247         <a href="/web/20100130113016/http://coronacapitalgroup.com/" title="30
Jan 2010"><strong>2010</strong></a>
248
249     </td>
250     <td class="c" id="displayYearEl" title="You are here: 7:15:49 Feb 3,
2011">2011</td>
251     <td class="f" nowrap="nowrap">
252
253         <a href="/web/20120214144300/http://www.coronacapitalgroup.com/"
title="14 Feb 2012"><strong>2012</strong></a>
254
255     </td>
256 </tr>
257 </tbody></table>
258 </td>
259 </tr>
260 <tr>
261     <td class="s">
262         <a class="t" href="/web/20110203071549*/http://www.coronacapitalgroup.com/"
title="See a list of every capture for this URL">26 captures</a>
263         <div class="r" title="Timespan for captures of this URL">26 Dec 09 - 17 Dec
14</div>
264     </td>
265     <td class="k">
266         <a href="" id="wm-graph-anchor">
267             <div id="wm-ipp-sparkline" title="Explore captures for this URL">
268                 
275             </div>
276         </a>
277     </td>
278 </tr></tbody></table>
279 </td>
280 <td class="r">
281     <a href="#close" onclick="__wm.h();return false;" style="background-
image:url(/static/images/toolbar/wm_tb_close.png);top:5px;" title="Close the
toolbar">Close</a>
282     <a href="http://faq.web.archive.org/" style="background-
image:url(/static/images/toolbar/wm_tb_help.png);bottom:5px;" title="Get some help using
the Wayback Machine">Help</a>
283 </td>
284 </tr></tbody></table>
285 </div>
286 </div>
287 </div>
288 <script type="text/javascript">__wm.bt();</script>
289 <!-- END WAYBACK TOOLBAR INSERT -->
290
291
292

```

```

293
294 <div id="ja-wrapper" >
295
296 <a name="Top" id="Top"></a>
297
298
299
300
301 <!-- HEADER -->
302
303 <div id="ja-header" class="wrap">
304
305     <div class="main">
306
307         <div class="inner clearfix">
308
309
310
311
312             <h1 class="logo">
313
314                 <a
href="/web/20110203071549/http://www.coronacapitalgroup.com/index.php" title="Structured
Settlements, Annuities, Lottery, Mortgage Notes - Corona Capital"><span>Structured
Settlements, Annuities, Lottery, Mortgage Notes - Corona Capital</span></a>
315
316             </h1>
317
318
319
320                 <div id="ja-search2">
321
322                     <form action="index.php" method="post">
323
324                         <div class="search">
325                             <input name="searchword" id="mod_search_searchword" maxlength="20"
alt="Search" class="inputbox" type="text" size="20" value="search..."
onblur="if(this.value=='') this.value='search...';" onfocus="if(this.value=='search...')
this.value='';" />
326                             <input type="hidden" name="task" value="search" />
327                             <input type="hidden" name="option" value="com_search" />
328                             <input type="hidden" name="Itemid" value="83" />
329                         </div>
330
331
332
333
334                 <div id="ja-search">
335
336                     <div id="jflanguageselection"><div class="rawimages"><span>
<a href="/web/20110203071549/http://www.coronacapitalgroup.com/es"></a></span><span id="active_language"><a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en"></a>
</span></div></div><!--Joom!fish V2.0.4 (Lightning)-->
337 <!-- &copy; 2003-2009 Think Network, released under the GPL. -->
338 <!-- More information: at /web/20110203071549/http://www.joomfish.net -->

```

```
339
340
341         </div>
342
343
344
345
346     </div>
347
348 </div>
349
350 </div>
351
352 <!-- //HEADER -->
353
354
355
356 <!-- MAIN NAVIGATION -->
357
358 <div id="ja-mainnav" class="wrap">
359
360     <div class="main">
361
362         <div class="inner clearfix">
363
364
365
366             <ul class="no-display">
367
368                 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/#ja-
content" title="Skip to content">Skip to content</a></li>
369
370             </ul>
371
372
373
374             <ul id="ja-cssmenu" class="clearfix">
375 <li class="active"><a href="/web/20110203071549/http://www.coronacapitalgroup.com/"
class="menu-item0 active first-item" id="menu1" title="Home"><span class="menu-
title">Home</span></a></li>
376 <li class="havechild"><a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-loans"
class="menu-item1" id="menu68" title="Pending Lawsuit Loans"><span class="menu-
title">Pending Lawsuit Loans</span></a><ul><li><a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-
loans/lawsuit-loan-application" class=" first-item" id="menu74" title="Lawsuit Loan
Application"><span class="menu-title">Lawsuit Loan Application</span></a></li>
377 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-
loans/benefits-of-lawsuit-loans" id="menu85" title="Benefits of Lawsuit Loans"><span
class="menu-title">Benefits of Lawsuit Loans</span></a></li>
378 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-
loans/cases-we-accept" id="menu86" title="Cases We Accept"><span class="menu-title">Cases
We Accept</span></a></li>
379 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-
loans/for-attorneys" class=" last-item" id="menu87" title="For Attorneys"><span
class="menu-title">For Attorneys</span></a></li>
380 </ul></li>
381 <li class="havechild"><a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-
transfers" class="menu-item2" id="menu70" title="Structured Settlement Transfers"><span
```



```

class="menu-title">Structured Settlement Transfers</span></a><ul><li><a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-
transfers/annuity-sale-application" class=" first-item" id="menu77" title="Annuity Sale
Application"><span class="menu-title">Annuity Sale Application</span></a></li>
382 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-
settlement-transfers/how-much-will-you-get" id="menu82" title="How Much Will You Get?">
<span class="menu-title">How Much Will You Get?</span></a></li>
383 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-
settlement-transfers/should-you-sell-your-annuity" id="menu83" title="Should You Sell Your
Annuity?"><span class="menu-title">Should You Sell Your Annuity?</span></a></li>
384 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-
settlement-transfers/process-of-selling-settlement" class=" last-item" id="menu84"
title="Process of Selling Settlement"><span class="menu-title">Process of Selling
Settlement</span></a></li>
385 </ul></li>
386 <li class="havechild"><a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/workers-compensation-loans"
class="menu-item3" id="menu69" title="Worker's Compensation Loans"><span class="menu-
title">Worker's Compensation Loans</span></a><ul><li><a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/workers-compensation-
loans/workers-comp-loan-application" class=" first-item" id="menu75" title="Worker's Comp
Loan Application"><span class="menu-title">Worker's Comp Loan Application</span></a></li>
387 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/workers-
compensation-loans/workers-comp-loans" class=" last-item" id="menu88" title="Worker's Comp
Loans"><span class="menu-title">Worker's Comp Loans</span></a></li>
388 </ul></li>
389 <li><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/contact-us"
class="menu-item4 last-item" id="menu67" title="Contact Us"><span class="menu-
title">Contact Us</span></a></li>
390 </ul>
391
392
393 </div>
394
395 </div>
396
397 </div>
398
399 <!-- //MAIN NAVIGATION -->
400
401
402
403
404
405
406 <div id="ja-container-fr" class="wrap clearfix">
407
408 <div class="main"><div class="inner clearfix">
409
410
411
412 <!-- CONTENT -->
413
414
415
416 <div id="ja-mainbody">
417
418
419
420

```

```

421
422
423
424         <div id="ja-pathway">
425
426             <strong>You are here | Usted esta aqui: </strong><span
class="breadcrumbs pathway"><span class="breadcrumbs pathway">
427 Home</span>
428 </span></div>
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448             <div id="ja-current-content" class="clearfix">
449
450
451 <div id="ja-contentheading">
452
453 <div class="blog clearfix">
454
455             <div class="leading">
456
457
458
459
460 <div class="contentpaneopen clearfix">
461
462
463
464 <div class="article-content"><div class="ja-innerpad">
465
466
467     <h2 class="contentheading">
468         Welcome to Corona Capital
469     </h2>
470
471 <div class="article-toolswrap clearfix">
472 <div class="article-tools">
473     <div class="article-meta">
474
475         <span class="createdate">
476             Sat - 25 <span class="month">Jul</span>
477         </span>
478
479         <span class="createdby">
480             Written by Trevor Roberts
481         </span>
482     </div>

```


Written by Trevor Roberts

</div>

</div>

</div>

<div class="img-desc clearfix">

<img

src="/web/20110203071549im_/http://www.coronacapitalgroup.com/images/resized/images/stories/shakehands_200_200_60_60.jpg" border="" alt="Lawsuit loan" title="Lawsuit loan" align="left" /> </div>

<p> </p><p>We accept a number of cases for funding on pending lawsuit settlements. </p>

Read more...

</div></div>

</div>

</div>

&nbsp;

<span

class="row_separator">&nbsp;

</div>

<div class="article_row clearfix">

<div

class="article_column column1 cols1" >

<div class="contentpaneopen clearfix">

<div class="article-content"><div class="ja-innerpad">

<h2 class="contentheading">

For Attorneys

</h2>

<div class="article-toolswrap clearfix">

<div class="article-tools">

<div class="article-meta">

Thu - 23 Apr

Written by Patricia Nunez

</div>

</div>

</div>

<div class="img-desc clearfix">

<img

Corona Capital can [advance your client the money they need](/web/20110203071549/http://www.coronacapitalgroup.com/lawsuit-loans "Lawsuit loans may be beneficial to the attorney and the client") so you can continue to work on his or her lawsuit with the peace of mind knowing that their immediate needs are being taken care of.

[>](/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-loans/for-attorneys "For Attorneys")

Read more...

</div></div>

</div>

</div>

<span

class="row_separator">

</div>

<div class="article_row clearfix">

<div

class="article_column column1 cols1" >

<div class="contentpaneopen clearfix">

<div class="article-content"><div class="ja-innerpad">

<h2 class="contentheading">

How Much Money Will You Get for Your Structured Settlement?

</h2>

<div class="article-toolswrap clearfix">

<div class="article-tools">

<div class="article-meta">

Thu - 23 Apr

Written by Mary Michaels

</div>

</div>

</div>

<div class="img-desc clearfix">

</div>

<p>The amount of money you receive depends upon the following factors:</p>

Read more...

</div></div>

</div>

</div>

<span

class="row_separator">

</div>

</div>

</div>

</div>

</div>

<!-- JA NEWS -->

<div id="ja-news">

<div class="moduletable" id="Mod46">

<div class="ja-box-ct">

<script type="text/javascript">

src="/web/20110203071549js_/http://www.coronacapitalgroup.com/modules/mod_janews/ja.news/ja_news.js"></script>

<div id="jazin-wrap">

<div id="jazin" class="clearfix">

<div class="jazin-left" style="width:49.95%">

<div class="jazin-boxwrap jazin-theme jazin-box1">

<div class="jazin-box">

<div class="jazin-section clearfix">

Structured Settlements

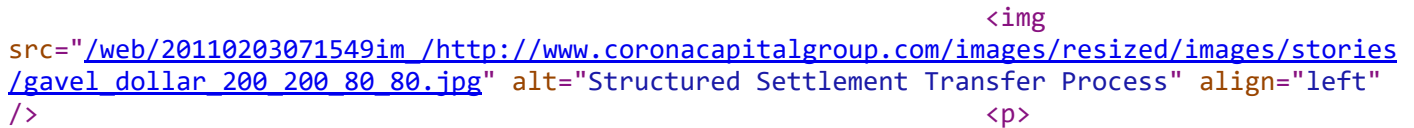
</div>

<div class="jazin-content clearfix">

<h4 class="jazin-title"><a

href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-

transfers/process-of-selling-settlement" title="Structured Settlement Transfer Process">Structured Settlement Transfer Process</h4>

 src="/web/20110203071549im_/http://www.coronacapitalgroup.com/images/resized/images/stories/gavel_dollar_200_200_80_80.jpg" alt="Structured Settlement Transfer Process" align="left"/>

Once you agree to a [quote for your structured settlement with Corona Capital](/web/20110203071549/http://www.coronacapitalgroup.com/contact-us "Get a quote for your structured settlement with Corona Capital")

quote for a lump sum payment

in exchange of your annuity payments with Corona Capital, state disclosures and the contract are prepared and mailed and/or emailed to you from the

struct...

</p>

</div>

<strong class="jazin-more">More:

<ul class="jazin-links">

</div>

</div>

<div class="jazin-boxwrap jazin-theme jazin-box2">

<div class="jazin-box">

<div class="jazin-section clearfix">

Worker's Compensation

</div>

<div class="jazin-content clearfix">

<h4 class="jazin-title">Worker's Compensation Loans</h4>

](#)

<p>

Worker's compensation

is money that an individual is entitled to after being hurt on the job.

</p>

<p>

Generally he or she is entitled to receive 66-75% of their wages while on Worker's compensation. If you have...

</p>

</div>

</div>

</div>

</div>

<div class="jazin-right" style="width:49.95%">

<div class="jazin-boxwrap jazin-theme jazin-box3">

<div class="jazin-box">

<div class="jazin-section clearfix">

Lawsuit Loans

</div>

<div class="jazin-content clearfix">

<h4 class="jazin-title">Benefits of Lawsuit Loans</h4>

<p>

Corona Capital offers

loans for pending lawsuit cases

. These loans are non-recourse which means that we are only paid back if the plaintiff wins their case.

</p>

</div>

<strong class="jazin-more">More:

<ul class="jazin-links">

href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-loans/for-attorneys">

For Attorneys

<a title=" We accept a number of cases for funding on pending

lawsuit settlements. "
[href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-loans/cases-we-accept"](/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-loans/cases-we-accept)>

Types of Lawsuits We Accept

</div>

</div>

<div class="jazin-boxwrap jazin-theme jazin-box4">

<div class="jazin-box">

<div class="jazin-section clearfix">

<a

[href="/web/20110203071549/http://www.coronacapitalgroup.com/en/component/content/category/40-annuities" title="Let us find you the best cash offer for your annuity. These annuities are different from structured settlement annuities. Usually the individual actually owns the annuity which makes transfer of ownership quite simple without the need to seek court approval. If you're ready to apply please fill out our Annuity Sale Application."](/web/20110203071549/http://www.coronacapitalgroup.com/en/component/content/category/40-annuities "Let us find you the best cash offer for your annuity. These annuities are different from structured settlement annuities. Usually the individual actually owns the annuity which makes transfer of ownership quite simple without the need to seek court approval. If you're ready to apply please fill out our Annuity Sale Application.")

Annuities

</div>

<div class="jazin-content clearfix">

<h4 class="jazin-title"><a

[href="/web/20110203071549/http://www.coronacapitalgroup.com/en/component/content/article/40-annuities/68-sell-your-annuity" title="Sell Your Annuity"](/web/20110203071549/http://www.coronacapitalgroup.com/en/component/content/article/40-annuities/68-sell-your-annuity "Sell Your Annuity")>Sell Your Annuity</h4>

<p>

Corona Capital can offer you a

lump sum of cash for the annuity you own

. Many people purchase annuities as an investment while others may inherit an annuity from a loved one. Either way we can help. ...

</p>

</div>

</div>

</div>

</div>

</div>

</div>

</div>

</div>

</div>

<!-- //JA NEWS -->

<!-- BOTTOM SPOTLIGHT-->

<div id="ja-botsl">

<div class="inner clearfix">


```

787
788
789
790         <div class="ja-box-left" style="width: 33.17%;">
791
792                 <div class="moduletable"
id="Mod48">
793                         <h3>Buy Real Estate!</h3>
794                         <div class="ja-box-ct">
795                                 
<p>More than 50% of the people that cash in their future annuity or lottery winnings do so
to purchase a home. Now more than ever is the time to buy. Bad time to sell but a GREAT
time to buy. If you are interested cashing in your future payments to buy a home give us a
call.</p><h3> +1 (888) 852-5658</h3>
</div>
</div>
796
797
798
799         </div>
800
801
802
803
804
805         <div class="ja-box-center" style="width: 33.17%;">
806
807                 <div class="moduletable"
id="Mod49">
808                         <h3>Earn Money with Corona Capital</h3>
809                         <div class="ja-box-ct">
810                                 
<p>Corona Capital offers great comissions on business referred to us. Refer someone to us
and when the transaction closes you will be paid a percentage of the amount funded. Please
<a href="/web/20110203071549/http://www.coronacapitalgroup.com/contact-us" title="Earn
money for referring clients to Corona Capital">contact us</a> for more information.</p>
</div>
</div>
811
812
813
814         </div>
815
816
817
818
819
820         <div class="ja-box-right" style="width: 33.17%;">
821
822                 <div class="moduletable"
id="Mod51">
823                         <h3>Mortgage Calculator</h3>
824                         <div class="ja-box-ct">
825                                 <script type="text/javascript" language="javascript">
826 function calculate_loan_amount() {
827         var form = document.mortgage_calc_form;

```

```

828
829     form.loan.value = (form.total_property_value.value - form.deposit.value);
830 }
831
832
833 function calculate_mortgage() {
834     var form = document.mortgage_calc_form;
835
836     // do field validation
837     if (form.loan.value == ""){
838         alert( "Loan amount is required." );
839     } else if (form.duration.value == ""){
840         alert( "Duration is required." );
841     } else if (form.interest_rate.value == ""){
842         alert( "Interest rate is required." );
843     } else {
844         var loan = form.loan.value;
845         loan = loan.replace(",",""); // Remove commas
846
847         //Round instead of replace decimal
848         //loan = loan.replace(".", ""); // Remove periods
849         loan = Math.round(loan);
850
851         form.loan.value = loan; // refresh loan amount in form without commas or
periods
852
853         if (form.duration_units.value == 1) { // Duration in years
854             var duration = (form.duration.value*12); // in months
855         }
856         else { // Duration in months
857             var duration = form.duration.value; // in months
858         }
859
860         var interest_rate = form.interest_rate.value.replace(",","."); // Replace
comma with period
861         form.interest_rate.value = interest_rate; // refresh duration in form
without commas
862         interest_rate = (interest_rate/12); // monthly
863
864         var quote = (loan * interest_rate) / ( 100 * ( 1 - Math.pow ( ( 1 +
(interest_rate/100) ), -duration ) ) );
865
866         if (quote.toFixed) { //if browser supports toFixed() method
867             quote = quote.toFixed(2);
868         }
869
870         form.quote.value = quote; // monthly
871
872         // Calculate total to be repaid
873         var total = (quote * duration);
874         form.total.value = total; // total
875     }
876 }
877
878
879 var mortgage_calc_popUpWin=0;
880 function mortgage_calc_popUpWindow(URLStr, left, top, width, height) {
881     if(mortgage_calc_popUpWin) {
882         if(!mortgage_calc_popUpWin.closed) mortgage_calc_popUpWin.close();
883     }
884     mortgage_calc_popUpWin = open(URLStr, 'mortgage_calc_popUpWin',

```

```

'toolbar=no,location=no,directories=no,status=no,menubar=no,scrollbars=no,resizable=no,copy
history=yes,width='+width+',height='+height+',left='+left+',
top='+top+',screenX='+left+',screenY='+top+'');
885 }
886 </script>
887
888     <form action="index.php" name="mortgage_calc_form" id="mortgage_calc_form"
method="post">
889 <table class="moduletable_" border="0" cellpadding="3" cellspacing="1" width="100%">
890     <tr>
891         <td>Total property value</td>
892         <td colspan="2">
893             <input type="text" name="total_property_value" id="total_property_value"
maxlength="12" value="0" class="inputbox" onchange="Javascript:calculate_loan_amount();" />
894         </td>
895     </tr>
896     <tr>
897         <td>Deposit</td>
898         <td colspan="2">
899             <input type="text" name="deposit" id="deposit" maxlength="12" value="0"
class="inputbox" onchange="Javascript:calculate_loan_amount();" />
900         </td>
901     </tr>
902     <tr>
903         <td>Loan amount:</td>
904         <td>
905             <input type="text" name="loan" id="loan" size="12" maxlength="12" value="0"
class="inputbox" readonly /> (Use "." for Decimals)
906         </td>
907         <td align="right">
908             <a
href="Javascript:mortgage_calc_popUpWindow('modules/mod_mortgagecalc/help/help.english.php'
, 0, 0, 450, 370);">
909                 
910             </a>
911         </td>
912     </tr>
913     <tr>
914         <td>Duration:</td>
915         <td colspan="2">
916             <input type="text" name="duration" id="duration" size="2" maxlength="2"
value="" class="inputbox" />
917             years           <input type="hidden" name="duration_units"
value="1" />
918         </td>
919     </tr>
920     <tr>
921         <td>Interest rate:</td>
922         <td colspan="2"><input type="text" name="interest_rate" id="interest_rate"
value="6" size="3" class="inputbox" style="background-color:#F0F0F0;" />%</td>
923     </tr>
924     <tr>
925         <td>Monthly repayments:</td>
926         <td colspan="2">
927             USD
928             <input type="text" name="quote" id="quote" size="12" readonly style="background-
color:#CCCCC;" class="inputbox" />
929         </td>
930     </tr>

```



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931     </tr>
932         <tr>
933             <td>Total to be re-paid:</td>
934             <td colspan="2">
935                 USD
936                 <input type="text" name="total" id="total" size="12" readonly
style="background-color:#CCCCC;" class="inputbox" />
937             </td>
938         </tr>
939
940         <tr>
941             <td colspan="3"><input type="button" name="submit" value="Calculate"
onClick="calculate_mortgage();" class="button" /></td>
942         </tr>
943     </table>
944 </form>                                </div>
945 </div>
946
947
948                                     </div>
949
950
951
952
953                                     </div></div>
954
955                                     <!-- //BOTTOM SPOTLIGHT 2 -->
956
957
958
959
960     </div>
961
962     <!-- //CONTENT -->
963
964
965
966
967     <!-- RIGHT COLUMN -->
968
969     <div id="ja-colwrap">
970
971         <div class="ja-innerpad">
972
973
974
975
976
977
978                                     <div class="moduletable" id="Mod68">
979                                         <h3>Chat with us now!</h3>
980                                         <div class="ja-box-ct">
981
982 <script type="text/javascript">
983     hs.graphicsDir =
'/web/20110203071549/http://www.coronacapitalgroup.com/modules/mod_msnchat/highslide/graphi
cs/';
984     hs.outlineType = 'rounded-white';
985     hs.wrapperClassName = 'draggable-header';

```

```

986     hs.allowHeightReduction = 'false';
987 </script><div class="" style="text-align:left"><style type="text/css">
988 <!--
989 .style1 {
990     color: #FF0000;
991     font-weight: bold;
992 }
993 -->
994 </style>
995 
998 <p>Sorry, we are currently <span class="style1">offline</span>. Chat hours are 12:00 to
999 9:00PM Eastern time, Monday through Saturday. Please return at that time to chat with one
1000 of our Annuity Transfer & Lawsuit Loan Specialists.</p></div>
1001 </div>
1002 <div class="moduletable" id="Mod70">
1003     <h3>Rapid Contact</h3>
1004     <div class="ja-box-ct">
1005         <div class="rapid_contact"><form
1006 action="/web/20110203071549/http://www.coronacapitalgroup.com/" method="post">
1007 <div class="rapid_contact intro_text">Send us a quick message.</div>
1008 <table><tr><td>Email:</td><td><input class="rapid_contact inputbox" type="text"
1009 name="rp_email" size="15" value=""/></td></tr>
1010 <tr><td>Subject:</td><td><input class="rapid_contact inputbox" type="text"
1011 name="rp_subject" size="15" value=""/></td></tr>
1012 <tr><td valign="top">Message:</td><td><textarea class="rapid_contact textarea"
1013 name="rp_message" cols="20" rows="4"></textarea></td></tr>
1014 <tr><td colspan="2">Anti Spam Question: How many hours in a day? (Answer in box below)</td>
1015 </tr><tr><td></td><td><input class="rapid_contact inputbox" type="text"
1016 name="rp_anti_spam_answer" size="15" value=""/></td></tr>
1017 <tr><td colspan="2"><input class="rapid_contact button" type="submit" value="Send Message"
1018 style="width: 100%"/></td></tr></table></form></div>
1019 </div>
1020 <div class="moduletable" id="Mod62">
1021     <h3>Share</h3>
1022     <div class="ja-box-ct">
1023         <!-- AddThis Button BEGIN -->
1024         <div class="addthis_toolbox addthis_default_style">
1025             <a href="/web/20110203071549/http://www.addthis.com/bookmark.php?v=250&username=xa-4bc6828b05757cec" class="addthis_button_compact">Share</a>
1026             <span class="addthis_separator">|</span>
1027             <a class="addthis_button_facebook"></a>
1028             <a class="addthis_button_myspace"></a>
1029             <a class="addthis_button_google"></a>
1030             <a class="addthis_button_twitter"></a>
1031         </div>
1032         <script type="text/javascript"
1033 src="/web/20110203071549js_/http://s7.addthis.com/js/250/addthis_widget.js#username=xa-4bc6828b05757cec"></script>
1034         <!-- AddThis Button END -->
1035     </div>
1036 </div>
1037 <div class="moduletable" id="Mod65">
1038     <div class="ja-box-ct">
1039         <!-- Simple Image Holder 1.5.12 starts here -->
1040         <div style='text-align:center;'><div><b>Get the most money for your structured settlement
1041 or annuity with Corona Capital</b></div><a target='_blank' href='en/contact-us'><img

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class='sih7679'
src='/web/20110203071549im_/http://www.coronacapitalgroup.com/images/stories/imageholder/fall_season_girl_module_web.png' border='0' alt='Get the most money for your structured settlement or annuity with Corona Capital' title='Get the most money for your structured settlement or annuity with Corona Capital' width='150' height='150' /></a><div><a href="/web/20110203071549/http://www.coronacapitalgroup.com/contact-us">Ask for a quote now!</a></div></div>
1031 <!-- Simple Image Holder 1.5.12 ends here -->
1032         </div>
1033     </div>
1034         <div class="moduletable_menu" id="Mod1">
1035             <h3>Main Menu</h3>
1036             <div class="ja-box-ct">
1037                 <ul class="menu"><li id="current" class="active item1"><a href="/web/20110203071549/http://www.coronacapitalgroup.com/"><span>Home</span></a></li><li class="parent item68"><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-loans"><span>Pending Lawsuit Loans</span></a></li><li class="parent item70"><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-transfers"><span>Structured Settlement Transfers</span></a></li><li class="parent item69"><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/workers-compensation-loans"><span>Worker's Compensation Loans</span></a></li><li class="item67"><a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/contact-us"><span>Contact Us</span></a></li></ul>
1038         </div>
1039             <div class="moduletable" id="Mod53">
1040                 <h3>Present Value Calculator</h3>
1041                 <div class="ja-box-ct">
1042                     <script type='text/javascript'
src='/web/20110203071549js_/http://calc.structuredsettlement-quotes.com/serveOffer.php'>
</script><p style="font-size:10px; color:#000000; text-align:right;"><a style="font-size:10px; color:#000000; text-decoration:none;" href="/web/20110203071549/http://www.structuredsettlement-quotes.com/fun/pv/"></a></p>
1043         </div>
1044             <div class="moduletable" id="Mod61">
1045                 <h3>Random Anything</h3>
1046                 <div class="ja-box-ct">
1047                     <style type="text/css">div.author{margin:5px 0px;color:#66f;font-weight:bold;}div.author .header{color:#66f;float:left;margin-right:5px;padding:0px 3px;}</style><div class="question">Home Pages are like asses...Everyone has one but not everyone wants to see yours. </div><div class="author"><div class="header"></div>(Doc)</div>
1048         </div>
1049
1050
1051
1052
1053     </div></div>
1054
1055     <!-- //RIGHT COLUMN -->
1056
1057
1058
1059
1060 </div></div>
1061
1062 </div>
1063
1064
1065

```



```
1066      <!-- BOTTOM SPOTLIGHT-->
```

```
1067      <div id="ja-bots11" class="wrap">
```

```
1070      <div class="main"><div class="inner clearfix">
```

```
1078          <div class="ja-box-left" style="width: 24.88%;">
```

```
1080              <div class="moduletable" id="Mod19">
```

```
1081                  <h3>Latest News</h3>
```

```
1082                  <div class="ja-box-ct">
```

```
1083                      <ul class="latestnews">
```

```
1084                      <li class="latestnews">
```

```
1085                          <a
```

```
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-
transfers/process-of-selling-settlement" class="latestnews">
```

```
Structured Settlement Transfer Process</a>
```

```
1087                      </li>
```

```
1088                      <li class="latestnews">
```

```
1089                          <a
```

```
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/component/content/article/42
-general/49-welcome-to-corona-capital-" class="latestnews">
```

```
Welcome to Corona Capital </a>
```

```
1091                      </li>
```

```
1092                      <li class="latestnews">
```

```
1093                          <a
```

```
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/component/content/article/40
-annuities/68-sell-your-annuity" class="latestnews">
```

```
Sell Your Annuity</a>
```

```
1095                      </li>
```

```
1096                      <li class="latestnews">
```

```
1097                          <a
```

```
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-
transfers/should-you-sell-your-annuity" class="latestnews">
```

```
Should You Sell Your Structured Settlement?</a>
```

```
1099                      </li>
```

```
1100                      <li class="latestnews">
```

```
1101                          <a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/workers-
```

```
compensation-loans/workers-comp-loans" class="latestnews">
```

```
Worker's Compensation Loans</a>
```

```
1103                      </li>
```

```
1104      </ul>
```

```
</div>
```

```
1105      </div>
```

```
1108      </div>
```

```
1114      <div class="ja-box-center" style="width: 24.88%;">
```

```

1116         <div class="moduletable" id="Mod22">
1117             <h3>Popular</h3>
1118             <div class="ja-box-ct">
1119                 <ul class="mostread">
1120                     <li class="mostread">
1121                         <a
1122 href="/web/20110203071549/http://www.coronacapitalgroup.com/en/component/content/article/42
-general/49-welcome-to-corona-capital-" class="mostread">
1123                             Welcome to Corona Capital </a>
1124                     </li>
1125                     <li class="mostread">
1126                         <a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-
lawsuit-loans/cases-we-accept" class="mostread">
1127                             Types of Lawsuits We Accept</a>
1128                     </li>
1129                     <li class="mostread">
1130                         <a
1131 href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-
transfers/process-of-selling-settlement" class="mostread">
1132                             Structured Settlement Transfer Process</a>
1133                     </li>
1134                     <li class="mostread">
1135                         <a
1136 href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-
transfers/how-much-will-you-get" class="mostread">
1137                             How Much Money Will You Get for Your Structured Settlement?</a>
1138                     </li>
1139                     <li class="mostread">
1140                         <a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-
lawsuit-loans/benefits-of-lawsuit-loans" class="mostread">
1141                             Benefits of Lawsuit Loans</a>
1142                     </li>
1143                 </ul>
1144             </div>
1145         </div>
1146
1147
1148
1149         <div class="ja-box-center" style="width: 24.88%;">
1150
1151             <div class="moduletable" id="Mod43">
1152                 <h3>Who are we?</h3>
1153                 <div class="ja-box-ct">
1154                     <p>We we work hard to find our clients the best offers possible for
1155 <strong>structured settlements, annuities, lottery prizes, owner financed mortgage notes
and pending lawsuit loans</strong>. Our funding source and low cost of business allows us
to offer our clients funding at very competitive rates.</p>
1156                 </div>
1157             </div>
1158
1159         </div>
1160
1161
1162
1163
1164

```

```

1165         <div class="ja-box-right" style="width: 24.88%;">
1166
1167             <div class="moduletable" id="Mod44">
1168                 <h3>Online Support</h3>
1169                 <div class="ja-box-ct">
1170                     <p><span class="hotline">&nbsp;<br /></span>16192 Coastal Hwy<br
/>Lewes, DE 19958</p>
1171 <table align="left" border="0">
1172 <tbody>
1173 <tr>
1174 <td><span class="hotline">Tel:</span></td>
1175 <td>+1 (888) 852-5658</td>
1176 </tr>
1177 <tr>
1178 <td>Fax:</td>
1179 <td>+1 (888) 222-7028</td>
1180 </tr>
1181 </tbody>
1182 </table>
1183 <p><span class="hotline">&nbsp;&nbsp;&nbsp;</span></p>
1184 <p><span class="hotline">&nbsp;</span></p>
1185 <ul class="support">
1186 <li class="skype">corona_capital</li>
1187 <li class="msn">coronacapital&nbsp;(Live)</li>
1188 </ul>
1189 <p class="skype"> </p>
1190 </div>
1191
1192
1193     </div>
1194
1195
1196
1197
1198 </div></div></div>
1199
1200 <!-- //BOTTOM SPOTLIGHT 2 -->
1201
1202
1203
1204
1205 <!-- FOOTER -->
1206
1207 <div id="ja-footer" class="wrap">
1208
1209 <div class="main">
1210
1211     <div class="inner clearfix">
1212
1213
1214
1215         <small><div align="center">Copyright &#169; 2011 . All Rights
Reserved.&nbsp;&nbsp;&nbsp;Designed by <a href="/web/20110203071549/http://www.coronacapitalgroup.com/"
title="Get the most money you can for your annuity, structured settlement, mortgage note or
lottery winnings." target="blank">Corona Capital LLC</a> &diams;&nbsp;<a
href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-settlement-
transfers/annuity-sale-application" title= "Receive a quote for your annuity. Get more
money with Corona Capital." target="blank">Annuities</a> &#124; <a

```



```

href="/web/20110203071549/http://www.coronacapitalgroup.com/en/pending-lawsuit-loans"
title="Get a loan while your attorney works on your case." target="blank">Lawsuit Loans</a>
&#124; <a href="/web/20110203071549/http://www.coronacapitalgroup.com/en/structured-
settlement-transfers" title="Get the most money you can for your structured settlement with
Corona Capital." target="blank">Structured Settlements</a></div>
1216
1217     </div>
1218
1219 </div>
1220
1221 </div>
1222
1223 <!-- //FOOTER -->
1224
1225
1226
1227
1228
1229
1230
1231 <script type="text/javascript">
1232
1233     //addSpanToTitle();
1234
1235     //jaAddFirstItemToTopmenu();
1236
1237     //jaRemoveLastContentSeparator();
1238
1239     //jaRemoveLastTrBg();
1240
1241     //moveReadmore();
1242
1243     //addIEHover();
1244
1245     //slideshowOnWalk ();
1246
1247     //apply png ie6 main background
1248
1249 </script>
1250
1251 </div>
1252 <!-- Google Analytics Code - BEGIN -->
1253 <script type="text/javascript">
1254
1255 var _gaq = _gaq || [];
1256 _gaq.push(['_setAccount', 'UA-16620816-3']);
1257 _gaq.push(['_setDomainName', '.coronacapitalgroup.com']);
1258 _gaq.push(['_trackPageview']);
1259
1260 (function() {
1261     var ga = document.createElement('script'); ga.type = 'text/javascript'; ga.async = true;
1262     ga.src = ('https:' == document.location.protocol ? '/web/20110203071549/https://ssl' :
1263     '/web/20110203071549/http://www') + '.google-analytics.com/ga.js';
1264     var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(ga, s);
1265 })();
1266
1267 </script>
1268 <!-- Google Analytics Code - END --><script id='my_vsp'
src='/web/20110203071549js /http://coronacapitalgroup.com/lindsey corona client.js?
swf=http://coronacapitalgroup.com/swf/en/lindsey corona client.swf&flv=http://coronacap
italgroup.com/flv/en/lindsey corona process.flv&start=normal&close=close&play_w

```

hen=1&align_right=true&show_loading=yes&width=480&height=360&vlm=80&
;x_off=170'></script>

</body>

</html>

<!--

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INTERNET ARCHIVE ON 19:04:59 Apr 28, 2015.
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SECTION 108(a)(3)).

-->

EXHIBIT 7


```

1 <!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN"
  "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
2
3 <html xmlns="http://www.w3.org/1999/xhtml" xml:lang="en-gb" lang="en-gb">
4
5 <head>
6
7
8 <script type="text/javascript" src="/static/js/analytics.js"></script>
9 <script type="text/javascript">archive_analytics.values.server_name="wwwb-
  app2.us.archive.org";archive_analytics.values.server_ms=324;</script>
10 <link type="text/css" rel="stylesheet" href="/static/css/banner-styles.css"/>
11
12
13     <base href="/web/20131231022550/http://www.coronacapitalgroup.com/" />
14     <meta http-equiv="content-type" content="text/html; charset=utf-8" />
15     <meta name="robots" content="index,follow" />
16     <meta name="keywords" content="Sell Annuity Settlement, Sell Annuity Payments, Cash for
  Structured Settlement, Cash Structured Settlement, Structured Settlement Cash, Annuity
  Settlement, Sell Annuity, Annuity Payment, Structured Settlement, Sell Structured
  Settlement, Sell Structured Settlement Annuity, Structured Settlement Annuity,structured
  settlement company" />
17     <meta name="title" content="Sell Structured Settlement Annuity Payments, Cash for
  Structured Settlement | Corona Capital" />
18     <meta name="description" content="If you&#039;re looking for cash for structured
  settlements. Sell structured settlement annuity payments for the most cash with Corona
  Capital. 1 (888) 852-5658." />
19     <meta name="generator" content="Bluefish 1.0.7"/>
20     <title>Sell Structured Settlement Annuity Payments, Cash for Structured Settlement |
  Corona Capital</title>
21     <link href="/index.php?format=feed&type=rss" rel="alternate"
  type="application/rss+xml" title="RSS 2.0" />
22     <link href="/index.php?format=feed&type=atom" rel="alternate"
  type="application/atom+xml" title="Atom 1.0" />
23     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/plugins/system/jatypo/typo/t
  ypo.css" type="text/css" />
24     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/templates/system/css/system.
  css" type="text/css" />
25     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/templates/system/css/general
  .css" type="text/css" />
26     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/modules/mod_janews_fp/assets
  /style.css" type="text/css" />
27     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/modules/mod_jaslideshow2/ass
  ets/themes/default/style.css" type="text/css" />
28     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/modules/mod_jaslideshow2/ass
  ets/themes/quartz2/style.css" type="text/css" />
29     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/modules/mod_jaslideshow2/ass
  ets/themes/quartz2/mod_jaslideshow2.css" type="text/css" />
30     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/plugins/system/jat3/base-
  themes/default/css/addons.css" type="text/css" />
31     <link rel="stylesheet"
  href="/web/20131231022550cs/http://www.coronacapitalgroup.com/plugins/system/jat3/base-
  themes/default/css/layout.css" type="text/css" />

```

```

32 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/plugins/system/jat3/base-
themes/default/css/template.css" type="text/css" />
33 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/plugins/system/jat3/base-
themes/default/css/usertools.css" type="text/css" />
34 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/plugins/system/jat3/base-
themes/default/css/css3.css" type="text/css" />
35 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/plugins/system/jat3/base-
themes/default/css/menu/mega.css" type="text/css" />
36 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/css/t
ypo.css" type="text/css" />
37 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/css/l
ayout.css" type="text/css" />
38 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/css/t
emplate.css" type="text/css" />
39 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/css/c
ss3.css" type="text/css" />
40 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/css/m
enu/mega.css" type="text/css" />
41 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/css/m
od_jaslideshow2.css" type="text/css" />
42 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/core/
themes/blue-color/css/color.css" type="text/css" />
43 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/core/
themes/blue-color/css/menu/mega.css" type="text/css" />
44 <link rel="stylesheet"
href="/web/20131231022550cs_/http://www.coronacapitalgroup.com/templates/ja_portfolio/core/
themes/blue-color/css/mod_jaslideshow2.css" type="text/css" />
45 <script type="text/javascript"
src="/web/20131231022550js_/http://www.coronacapitalgroup.com/index.php?
jat3action=gzip&type=js&file=t3-
assets%2Fdb5be7d619189aa6b010cc60c7cfa30c.0720a7fb0f212d07eda1104a111f45a9.js"></script>
46
47
48
49
50
51 <link
href="/web/20131231022550im_/http://www.coronacapitalgroup.com/templates/ja_portfolio/image
s/favicon.ico" rel="shortcut icon" type="image/x-icon" />
52
53 <meta name="robots" content="noodp, noydir" />
54
55 <link rel="canonical" href="http://www.coronacapitalgroup.com/" />
56
57 <!--[if IE 7.0]>
58 <style>
59 .clearfix { display: inline-block; } /* IE7xhtml*/
60 </style>
61 <!-- Omit http from path to ensure protocol is same as current request -->

```

```

62
63 <script src="/web/20131231022550js/http://js10.ringrevenue.com/10/integration.js">
64 </script>
65
66 <script type="text/javascript">
67     RingRevenue.advertiser_integration = {
68
69         id : '6042',
70
71         numberSelector : '.promoNumber'
72
73     };
74
75 </script>
76
77
78
79 <!-- BEGIN WAYBACK TOOLBAR INSERT -->
80 <script type="text/javascript" src="/static/js/disclaim-element.js" ></script>
81 <script type="text/javascript" src="/static/js/graph-calc.js" ></script>
82 <script type="text/javascript" src="/static/jflot/jquery.min.js" ></script>
83 <script type="text/javascript">/*! [CDATA[
84 var __wm = (function(){
85 var wbPrefix = "/web/";
86 var wbCurrentUrl = "http://coronacapitalgroup.com/";
87
88 var firstYear = 1996;
89 var imgWidth = 500, imgHeight = 27;
90 var yearImgWidth = 25, monthImgWidth = 2;
91 var displayDay = "31";
92 var displayMonth = "Dec";
93 var displayYear = "2013";
94 var prettyMonths =
95 ["Jan", "Feb", "Mar", "Apr", "May", "Jun", "Jul", "Aug", "Sep", "Oct", "Nov", "Dec"];
96 var $D=document, $=function(n){return document.getElementById(n)};
97 var trackerVal, curYear = -1, curMonth = -1;
98 var yearTracker, monthTracker;
99 function showTrackers(val) {
100     if (val===trackerVal) return;
101     var $ipp=$("wm-ipp");
102     var $y=$("displayYearEl"), $m=$("displayMonthEl"), $d=$("displayDayEl");
103     if (val) {
104         $ipp.className="hi";
105     } else {
106         $ipp.className="";
107         $y.innerHTML=displayYear; $m.innerHTML=displayMonth; $d.innerHTML=displayDay;
108     }
109     yearTracker.style.display=val?"inline":"none";
110     monthTracker.style.display=val?"inline":"none";
111     trackerVal = val;
112 }
113 function getElementX2(obj) {
114     var $e=jQuery(obj);
115     return (typeof $e=="undefined" || typeof $e.offset=="undefined")?
116         getElementX(obj):Math.round($e.offset().left);
117 }
118 function trackMouseMove(event, element) {
119     var eventX = getEventX(event);
120     var elementX = getElementX2(element);
121     var xOff = Math.min(Math.max(0, eventX - elementX), imgWidth);

```



```

121   var monthOff = xOff % yearImgWidth;
122
123   var year = Math.floor(xOff / yearImgWidth);
124   var monthOfYear = Math.min(11, Math.floor(monthOff / monthImgWidth));
125   // 1 extra border pixel at the left edge of the year:
126   var month = (year * 12) + monthOfYear;
127   var day = monthOff % 2==1?15:1;
128   var dateString = zeroPad(year + firstYear) + zeroPad(monthOfYear+1,2) +
129     zeroPad(day,2) + "000000";
130
131   $("displayYearEl").innerHTML=year+firstYear;
132   $("displayMonthEl").innerHTML=prettyMonths[monthOfYear];
133   // looks too jarring when it changes..
134   //$("displayDayEl").innerHTML=zeroPad(day,2);
135   var url = wbPrefix + dateString + '/' + wbCurrentUrl;
136   $("wm-graph-anchor").href=url;
137
138   if(curYear != year) {
139     var yrOff = year * yearImgWidth;
140     yearTracker.style.left = yrOff + "px";
141     curYear = year;
142   }
143   if(curMonth != month) {
144     var mtOff = year + (month * monthImgWidth) + 1;
145     monthTracker.style.left = mtOff + "px";
146     curMonth = month;
147   }
148 }
149 function hideToolbar() {
150   $("wm-ipp").style.display="none";
151 }
152 function bootstrap() {
153   var $spk=$("wm-ipp-sparkline");
154   yearTracker=$D.createElement('div');
155   yearTracker.className='yt';
156   with(yearTracker.style){
157     display='none';width=yearImgWidth+"px";height=imgHeight+"px";
158   }
159   monthTracker=$D.createElement('div');
160   monthTracker.className='mt';
161   with(monthTracker.style){
162     display='none';width=monthImgWidth+"px";height=imgHeight+"px";
163   }
164   $spk.appendChild(yearTracker);
165   $spk.appendChild(monthTracker);
166
167   var $ipp=$("wm-ipp");
168   $ipp&&disclaimElement($ipp);
169 }
170 return{st:showTrackers,mv:trackMouseMove,h:hideToolbar,bt:bootstrap};
171 }());//]]>
172 </script>
173 <style type="text/css">
174 body {
175   margin-top:0 !important;
176   padding-top:0 !important;
177   min-width:800px !important;
178 }
179 </style>
180 <div id="wm-ipp" lang="en" style="display:none;">
181

```

```

182 <div style="position:fixed;left:0;top:0;width:100%!important">
183 <div id="wm-ipp-inside">
184   <table style="width:100%;"><tbody><tr>
185     <td id="wm-logo">
186       <a href="/web/" title="Wayback Machine home page"></a>
187     </td>
188     <td class="c">
189       <table style="margin:0 auto;"><tbody><tr>
190         <td class="u" colspan="2">
191           <form target="_top" method="get" action="/web/form-submit.jsp" name="wmtb"
id="wmtb"><input type="text" name="url" id="wmtbURL" value="http://coronacapitalgroup.com/"
style="width:400px;" onfocus="this.focus();this.select();" /><input type="hidden"
name="type" value="replay" /><input type="hidden" name="date" value="20131231022550" />
<input type="submit" value="Go" /><span id="wm_tb_options" style="display:block;"></span>
</form>
192         </td>
193         <td class="n" rowspan="2">
194           <table><tbody>
195             <!-- NEXT/PREV MONTH NAV AND MONTH INDICATOR -->
196             <tr class="m">
197               <td class="b" nowrap="nowrap">
198
199                 <a href="/web/20130530183024/http://www.coronacapitalgroup.com/"
title="30 May 2013">MAY</a>
200
201               </td>
202               <td class="c" id="displayMonthEl" title="You are here: 2:25:50 Dec 31,
203 2013">DEC</td>
204               <td class="f" nowrap="nowrap">
205
206                 <a href="/web/20140228005350/http://coronacapitalgroup.com/" title="28
Feb 2014"><strong>FEB</strong></a>
207
208               </td>
209             </tr>
210             <!-- NEXT/PREV CAPTURE NAV AND DAY OF MONTH INDICATOR -->
211             <tr class="d">
212               <td class="b" nowrap="nowrap">
213
214                 <a href="/web/20130530183024/http://www.coronacapitalgroup.com/"
title="18:30:24 May 30, 2013"></a>
215
216               </td>
217               <td class="c" id="displayDayEl" style="width:34px;font-size:24px;"
title="You are here: 2:25:50 Dec 31, 2013">31</td>
218               <td class="f" nowrap="nowrap">
219
220                 <a href="/web/20140228005350/http://coronacapitalgroup.com/"
title="0:53:50 Feb 28, 2014"></a>
221
222               </td>
223             </tr>
224             <!-- NEXT/PREV YEAR NAV AND YEAR INDICATOR -->
225             <tr class="y">
226               <td class="b" nowrap="nowrap">
227

```

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228         <a href="/web/20121105160351/http://www.coronacapitalgroup.com/"
229         title="5 Nov 2012"><strong>2012</strong></a>
230     </td>
231     <td class="c" id="displayYearEl" title="You are here: 2:25:50 Dec 31,
232     2013">2013</td>
233     <td class="f" nowrap="nowrap">
234         <a href="/web/20150203215300/http://www.coronacapitalgroup.com/"
235         title="3 Feb 2015"><strong>2015</strong></a>
236     </td>
237 </tr>
238 </tbody></table>
239 </td>
240 </tr>
241 <tr>
242     <td class="s">
243         <a class="t" href="/web/20131231022550*/http://coronacapitalgroup.com/"
244         title="See a list of every capture for this URL">27 captures</a>
245         <div class="r" title="Timespan for captures of this URL">26 Dec 09 - 3 Feb
246         15</div>
247     </td>
248     <td class="k">
249         <a href="" id="wm-graph-anchor">
250         <div id="wm-ipp-sparkline" title="Explore captures for this URL">
251             
263             </div>
264         </a>
265     </td>
266 </tr></tbody></table>
267 </td>
268 <td class="r">
269     <a href="#close" onclick="__wm.h();return false;" style="background-
270     image:url(/static/images/toolbar/wm_tb_close.png);top:5px;" title="Close the
271     toolbar">Close</a>
272     <a href="http://faq.web.archive.org/" style="background-
273     image:url(/static/images/toolbar/wm_tb_help.png);bottom:5px;" title="Get some help using
274     the Wayback Machine">Help</a>
275 </td>
276 </tr></tbody></table>
277 </div>
278 </div>
279 </div>
280 <script type="text/javascript">__wm.bt();</script>
281 <!-- END WAYBACK TOOLBAR INSERT -->
282 <![endif]-->
283 <script type="text/javascript">
284     var _gaq = _gaq || [];

```



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273 _gaq.push(['_setAccount', 'UA-16620816-3']);
274 _gaq.push(['_trackPageview']);
275
276 (function() {
277     var ga = document.createElement('script'); ga.type = 'text/javascript'; ga.async =
true;
278     ga.src = ('https:' == document.location.protocol ? '/web/20131231022550/https://ssl' :
'/web/20131231022550/http://www') + '.google-analytics.com/ga.js';
279     var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(ga, s);
280 })();
281 </script>
282
283
284
285
286 <style type="text/css">
287 /*dynamic css*/
288     .main {
289         width: 1200;
290     }
291
292     #ja-wrapper {
293         min-width: 1200;
294     }
295 </style>
296 </head>
297
298 <body id="bd" class="fs3">
299 <div id="ja-wrapper">
300     <a name="Top" id="Top"></a>
301
302         <div id="ja-top-panel" class="wrap">
303
304
305         <div class="main">
306
307
308
309             <div class="main-inner1 clearfix">
310
311                 <div style="float:right;margin: 5px;"><a
href="/web/20131231022550/http://www.dineropordemandas.com/"></a></div>
312
313
314             </div>
315
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318         </div>
319
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321     </div>
322
323     <div
id="ja-header" class="wrap">
324
325         <div class="main">

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326
327
328
329         <div class="main-inner1 clearfix">
330             <base href="/web/20131231022550/http://www.coronacapitalgroup.com/" />
331             <div class="logo">
332                 <a
333 href="/web/20131231022550/http://www.coronacapitalgroup.com/index.php" title="Sell
334 Structured Settlement Annuity Payments, Cash for Structured Settlement | Corona Capital">
335 <span>Sell Structured Settlement Annuity Payments, Cash for Structured Settlement | Corona
336 Capital</span></a>
337             </div>
338
339
340             <div id="ja-search">
341
342                 <form action="index.php" method="post" class="search">
343                     <label for="mod_search_searchword">
344                         Search </label>
345                     <input name="searchword" id="mod_search_searchword" maxlength="20" class="inputbox"
346 type="text" size="20" value="search..." onblur="if(this.value=='')
347 this.value='search...';" onfocus="if(this.value=='search...') this.value='';" />
348 <input type="hidden" name="option" value="com_search" />
349 <input type="hidden" name="task" value="search" />
350                 </form>
351
352             </div>
353
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355             </div>
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358             </div>
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364             <div id="ja-mainnav"
class="wrap">
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first" id="menu93" title="Annuities">Annuities<li class="mega">Lottery Payments<li class="mega last haschild">Structured Settlements<div class="childcontent cols1 ">
367 <div class="childcontent-inner-wrap">
368 <div class="childcontent-inner clearfix" style="width: 200px;"><div class="megacol column1 first" style="width: 200px;"><ul class="megamenu level2"><li class="mega first">Advice on How to Sell a Structured Settlement Annuity for the Most Money<li class="mega">Corona Capital Brings Transparency to the Sale of Structured Settlement Annuities<li class="mega">How Much Money Will You Get Should You Sell Your Structured Settlement Annuity?<li class="mega">How to Get Life Insurance to Protect a Life Contingent or Non-Guaranteed Structured Settlement Annuity Transfer<li class="mega">How to Sell a Structured Settlement Annuity<li class="mega">Know Your Discount Rate Before You Sell a Structured Settlement Annuity<li class="mega">Sell Your Life Contingent Structured Settlement Annuity Payments<li class="mega last">Should You Sell Your Structured Settlement Annuity?</div></div>
369 </div></div></div></div>
370 </div></div><li class="mega haschild">Apply!<div class="childcontent cols1 ">
371 <div class="childcontent-inner-wrap">
372 <div class="childcontent-inner clearfix" style="width: 200px;"><div class="megacol column1 first" style="width: 200px;"><ul class="megamenu level1"><li class="mega first">Application to Sell Your Annuity or Structured Settlement<li class="mega last">Lottery Sale Application</div></div>
373 </div></div><li class="mega">Corona Blog


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class="mega"><a href="/web/20131231022550/http://www.coronacapitalgroup.com/video"
class="mega" id="menu89" title="Video"><span class="has-image" style="background-
image:url(/web/20131231022550im_/http://www.coronacapitalgroup.com//images/stories/video-
icon.png);"><span class="menu-title">Video</span></span></a></li><li class="mega last"><a
href="/web/20131231022550/http://www.coronacapitalgroup.com/email" class="mega last"
id="menu67" title="Email"><span class="has-image" style="background-
image:url(/web/20131231022550im_/http://www.coronacapitalgroup.com//images/stories/email-
icon.png);"><span class="menu-title">Email</span></span></a></li></ul>
374 </div>
375     <script type="text/javascript">
376         var megamenu = new jaMegaMenuMoo ('ja-megamenu', {
377             'bgopacity': 0,
378             'delayHide': 300,
379             'slide': 1,
380             'fading': 0,
381             'direction': 'down',
382             'action': 'mouseover',
383             'tips': false,
384             'duration': 300,
385             'hidestyle': 'fastwhenshow'
386         });
387     </script>
388 </div>
389
390
391
392 </div>
393
394
395 </div>
396
397 <!-- jdoc:include type="menu" level="0" / -->
398
399 <ul class="no-display">
400     <li><a href="#ja-content" title="Skip to content">Skip to content</a></li>
401 </ul>
402     <div id="ja-slideshow" class="wrap">
403
404
405         <div class="main clearfix">
406
407
408
409
410 <div class="ja-slidewrap" id="ja-slide-45" style="visibility:hidden">
411     <div class="ja-slide-main-wrap">
412         <div class="ja-slide-main">
413             <div class="ja-slide-item">
416             </div>
417             <div class="ja-slide-item">
420             </div>
421             <div class="ja-slide-item">
424             </div>
425             <div class="ja-slide-item">
```

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</div>
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```
<div class="ja-slide-item">
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</div>
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</div>
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```
<div class="maskDesc"><div class="inner"></div></div>
```

```
<div class="sl-mask1">&nbsp;</div>
```

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<div class="sl-mask2">&nbsp;</div>
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<div class="sl-mask3">&nbsp;</div>
```

```
<div class="sl-mask4">&nbsp;</div>
```

```
</div>
```

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</div>
```

```
<script type="text/javascript">
```

```
window.addEvent('load', function(){
```

```
new JASlideshow2('ja-slide-45', {
```

```
startItem: 0,
```

```
showItem: 4,
```

```
itemWidth: 63,
```

```
itemHeight: 63,
```

```
mainWidth: 960,
```

```
mainHeight: 250,
```

```
maskWidth: 960,
```

```
maskHeight: 250,
```

```
duration: 400,
```

```
transition: Fx.Transitions.linear,
```

```
animation: 'fade',
```

```
animationRepeat: 'true',
```

```
thumbOpacity: 0.8,
```

```
maskOpacity: 0.8,
```

```
buttonOpacity: 0.4,
```

```
showDesc: '',
```

```
descMode: 'mouseover',
```

```
readmoretext: 'Readmore',
```

```
overlap: 0,
```

```
navigation: '',
```

```
urls:['', '', '', '', ''],
```

```
targets:['', '', '', '', ''],
```

```
autoPlay: 1,
```

```
interval: 5000,
```

```
maskAlignment: 'bottom',
```

```
maskerTransStyle: 'opacity',
```

```
maskerTrans: Fx.Transitions.linear,
```

```
navePos: 'horizontal'
```

```
});
```

```
});
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</script>
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</div>
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</div>

<!-- MAIN CONTAINER -->
<div id="ja-container" class="wrap ja-r1">

    <div class="main clearfix">

        <div id="ja-mainbody" style="width:73%">
<!-- CONTENT -->
<div id="ja-main" style="width:100%">
<div class="inner clearfix">

<div id="ja-content-mass-
top" class="ja-mass ja-mass-top clearfix">

    <div id="ja-zinfpwrap">
<div id="ja-zinfp" class="clearfix">

    <div class="ja-zinfp-featured column clearfix">
        <div class="ja-zincontent inner clearfix first">
            <h4 class="ja-zintitle"><a
href="/web/20131231022550/http://www.coronacapitalgroup.com/component/content/article/45-
general/49-get-a-quote-before-you-sell-your-annuity-or-structured-settlement" title="Get a
Quote Before You Sell Your Annuity or Structured Settlement">Get a Quote Before You Sell
Your Annuity or Structured Settlement</a></h4>
            
            <h1><a title="Sell your annuity or
structured settlement for the most cash with Corona Capital."
href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/application-to-sell-your-
annuity-or-structured-settlement" target="_self">Sell Your Structured Settlement
Annuity</a></h1>
            <p>Corona Capital buys <strong>annuity, lottery and structured settlement payments
including life contingent structured settlement annuities</strong>. <a title="Dinero por
Demandas is Corona Capital's Spanish language site."
href="/web/20131231022550/http://www.dineropordemandas.com/" target="_self">Dinero por
Demandas is our Spanish site</a>. Our streamlined process ensures that our customers can <a
title="Ask for a quote for your annuity or structured settlement from Corona Capital."
href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/application-to-sell-your-
annuity-or-structured-settlement" target="_blank">sell annuity</a><strong>, lottery or
structured settlement payments </strong>as soon as possible without any hassles<strong>.
</strong>We will work hard to find you <strong>the</strong> <a title="Get a quote to sell
your annuity, lottery or structured settlement payments with Corona Capital."
href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/application-to-sell-your-
annuity-or-structured-settlement" target="_self">most money for your annuity, lottery or
structured settlement payments</a>.</p>
            <a
href="/web/20131231022550/http://www.coronacapitalgroup.com/component/content/article/45-
general/49-get-a-quote-before-you-sell-your-annuity-or-structured-settlement"
class="readon"><span>Read more...</span></a>

        </div>

    </div>

    <div class="ja-zinfp-normal column clearfix">
        <div class="ja-zincontent inner clearfix first">

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 <h4 class="ja-
 zintitle"><a href="/web/20131231022550/http://www.coronacapitalgroup.com/discounted-
 structured-settlement-annuity" title="Know Your Discount Rate Before You Sell a Structured
 Settlement Annuity">Know Your Discount Rate Before You Sell a Structured Settlement
 Annuity</h4>

510
 511
 512 <a title="Check to see how much your structured settlement annuity is worth should you
 decide to sell your structured settlement annuity."
 href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/application-to-sell-your-
 annuity-or-structured-settlement" target="_blank">

513 The Discount Rate Will Determine the Lump Sum You'll Receive Should You Sell Your
 Structured Settlement Annuity
 514

515
 516
 517
 518
 519 Know the discount rate you're being charged when selling a structured settlemen...

520
 521
 522
 523 </div>

524 <div class="ja-zincontent inner clearfix ">

525 <h4 class="ja-zintitle"><a
 href="/web/20131231022550/http://www.coronacapitalgroup.com/selling-structured-settlement-
 annuity" title="Sell Your Life Contingent Structured Settlement Annuity Payments">Sell Your
 Life Contingent Structured Settlement Annuity Payments</h4>

526
 527
 528 <a title="You can sell your life contingent or non-guaranteed structured settlement annuity
 payments for cash."
 href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/application-to-sell-your-
 annuity-or-structured-settlement" target="_blank">

529 You Can Sell Your Life Contingent or Non-Guaranteed Structured Settlement Annuity
 530

531
 532
 533
 534
 535 You can sell your life contingent structured settlement annuity payments for cash.

536
 537
 538 Corona Capital can purchase...

539
 540 </div>

541 <div class="ja-zincontent inner clearfix last">

542 <h4 class="ja-
 zintitle"><a href="/web/20131231022550/http://www.coronacapitalgroup.com/structured-
 settlement-annuity-value" title="How Much Money Will You Get Should You Sell Your
 Structured Settlement Annuity?">How Much Money Will You Get Should You Sell Your Structured
 Settlement Annuity?</h4>

543

544

545 The Amount of Money You Receive Should You Sell Your Structured Settlement Annuity Payments
Depends Upon the Following Factors:

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556 The dates your structured settlement payments are due

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561 The amount...

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563

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565

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568

569

570 </div>

571 </div>

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573 </div>

574 </div><div class="allmode_box allmode_default ">

575 <link rel="stylesheet"

href="/web/20131231022550cs /http://www.coronacapitalgroup.com/modules/mod_raxo_allmode/tmp
l/allmode_default/allmode_default.css" type="text/css" media="all" />

576

577 <div class="allmode_topbox">

578

579 <div class="allmode_topitem">

580

581 <div class="allmode_img"><a

href="/web/20131231022550/http://www.coronacapitalgroup.com/structured-settlement-annuity-
transparency"></div>

582

583 <div class="allmode_details">

584 May 23,

2012

585 </div>

586

587 <h3 class="allmode_title"><a

href="/web/20131231022550/http://www.coronacapitalgroup.com/structured-settlement-annuity-

transparency">Corona Capital Brings Transparency to the Sale of Structured Settlement Annuities</h3>

<div class="allmode_text">Corona Capital Brings Transparency to the Sale of Structured Settlement Annuities Do you know who is really buying your structured settlment annuity? Many annuitants seem to be left in the dark when it comes to the actual process of selling their structured settlement annuity. After speaking to hundreds and hundreds of annuitants over the years it…
</div>

</div>

<div class="allmode_topitem">

<div class="allmode_img"></div>

<div class="allmode_details">
May 23, 2012

</div>

<h3 class="allmode_title">Advice on How to Sell a Structured Settlement Annuity for the Most Money</h3>

<div class="allmode_text">Advice on How to Sell a Structured Settlement Annuity for the Most Money Sell your structured settlement annuity with whomever offers the most money. The first thing someone should do if they want to sell a structured settlement annuity is decide how much money they truly need. Some annuitants make the mistake of requesting either too much or too…
</div>

</div>

<div class="allmode_topitem">

<div class="allmode_img"></div>

<div class="allmode_details">
September 07, 2009

</div>

616

617 `<h3 class="allmode_title"><a`
`href="/web/20131231022550/http://www.coronacapitalgroup.com/sell-structured-settlement-`
`annuity">How to Sell a Structured Settlement Annuity</h3>`

618

619

620 `<div class="allmode_text">How to Sell a Structured`
`Settlement Annuity Get a Quote for Your Structured Settlement Annuity The first step toward`
`getting money is to contact a structured settlement or annuity transfer funding company and`
`request a quote for your structured settlment or annuity. Many places will make you fax`
`documents proving to them that you have an annuity…`
`</div>`

621

622 `</div>`

623

624 `<div class="allmode_topitem">`

625

626 `<div class="allmode_img"><a`
`href="/web/20131231022550/http://www.coronacapitalgroup.com/sell-your-annuity"><img`
`src="/web/20131231022550im_/http://www.coronacapitalgroup.com/modules/mod_raxo_allmode/tool`
`s/tb.php?src=/images/stories/sell_annuity.jpg&w=120&h=120&z=1" width="120"`
`height="120" title="Sell Your Annuity" alt="" /></div>`

627

628 `<div class="allmode_details">`
`April 24,`
`2009`

629

630 `</div>`

631

632 `<h3 class="allmode_title"><a`
`href="/web/20131231022550/http://www.coronacapitalgroup.com/sell-your-annuity">Sell Your`
`Annuity</h3>`

633

634

635 `<div class="allmode_text">Sell Your Annuity for the Most`
`Cash This article is intended for people that are interested in selling an annuity that was`
`not part of a lawsuit or structured settlement. If you're looking for information on`
`selling a structured settlement annuity received by way of a lawsuit then please review the`
`structured settlement section and choose an…`
`</div>`

636

637 `</div>`

638

639 `<div class="allmode_topitem">`

640

641 `<div class="allmode_img"><a`
`href="/web/20131231022550/http://www.coronacapitalgroup.com/buy-sell-structuered-`
`settlement-annuity"><img`
`src="/web/20131231022550im_/http://www.coronacapitalgroup.com/modules/mod_raxo_allmode/tool`
`s/tb.php?`
`src=/images/stories/should you sell structured settlement annuity sm.jpg&w=120&h=12`
`0&z=1" width="120" height="120" title="Should You Sell Your Structured Settlement`
`Annuity?" alt="" /></div>`

642

643 `<div class="allmode_details">`
`April 24,`
`2009`

644

645 `</div>`

646

647 `<h3 class="allmode_title"><a`

[href="/web/20131231022550/http://www.coronacapitalgroup.com/buy-sell-structured-settlement-annuity"](/web/20131231022550/http://www.coronacapitalgroup.com/buy-sell-structured-settlement-annuity)>Should You Sell Your Structured Settlement Annuity?</h3>

</div>

</div>

</div>

###

</div>

</div>

```

677         <h3 class="allmode_title"><a
href="/web/20131231022550/http://www.coronacapitalgroup.com/sell-settlement-annuity-
transfer">How to Get Life Insurance to Protect a Life Contingent or Non-Guaranteed
Structured Settlement Annuity Transfer</a></h3>
678
679
680         <div class="allmode_text">Annuitants Need to Secure a Life
Insurance Policy if They Wish to Sell a Life Contingent or Non-Guaranteed Structured
Settlement Annuity You can sell your life contingent structured settlement annuity. If
you'd like to sell your life contingent or non-guaranteed structured settlement annuity
payments you'll have to be willing to get a life&hellip;
</div>
681
682     </div>
683 </div>
684
685
686 </div>
687
688
689
690
691
692 <div id="ja-content-mass-bottom" class="ja-mass ja-mass-bottom clearfix">
<div id="ja-
content-mass-bottom" class="wrap clearfix">
693
694
695
696
697
698     <!-- SPOTLIGHT -->
699         <div class="ja-box column ja-box-left" style="width: 33.3%;">
700         <div class="ja-moduletable moduletable clearfix" id="Mod48">
701             <h3><span>Buy Real Estate!</span></h3>
702             <div class="ja-box-ct clearfix">
703                 <p></p>
704 <p>More than 50% of the people that&nbsp;sell their future annuity, lottery or structured
settlement payments do so to purchase a home. Now more than ever is the time to buy. If you
are interested in <a title="Contact Corona Capital to receive the most money for your
annuity, lottery or structured settlement payments."
href="/web/20131231022550/http://www.coronacapitalgroup.com/email" target="_self">selling
your annuity, lottery or structured settlement payments</a> give us a call to see how we
can help.</p>
705 <h3>+1 (888) 852-5658</h3>
</div>
706     </div>
707
708 </div>
709     <div class="ja-box column ja-box-center" style="width:
33.3%;">
710

```

```

711         <div class="ja-moduletable moduletable clearfix" id="Mod49">
              <h3><span>Earn Money with Corona
712 Capital</span></h3>
              <div class="ja-box-ct clearfix">
713                 <p></p>
714 <p>Corona Capital offers great commissions on business referred to us. You will be paid a
handsome commission if you <a title="Earn big commissions by referring someone to us that
wishes to sell their annuity, lottery or structured settlement payments."
href="/web/20131231022550/http://www.coronacapitalgroup.com/email" target="_self">refer
someone to us who'd like to sell their annuity payments or structured settlement
payments</a>. Please contact us for more information.</p>
              </div>
715         </div>
716
717         </div>
718         <div class="ja-box column ja-box-right" style="width:
33.3%;">
              <div class="ja-moduletable moduletable clearfix" id="Mod51">
                    <h3><span>Mortgage Calculator</span></h3>
                    <div class="ja-box-ct clearfix">
722                 <script type="text/javascript" language="javascript">
723 function calculate_loan_amount() {
724     var form = document.mortgage_calc_form;
725
726     form.loan.value = (form.total_property_value.value - form.deposit.value);
727 }
728
729 function calculate_mortgage() {
730     var form = document.mortgage_calc_form;
731
732     // do field validation
733     if (form.loan.value == ""){
734         alert( "Loan amount is required." );
735     } else if (form.duration.value == ""){
736         alert( "Duration is required." );
737     } else if (form.interest_rate.value == ""){
738         alert( "Interest rate is required." );
739     } else {
740         var loan = form.loan.value;
741         loan = loan.replace(",",""); // Remove commas
742
743         //Round instead of replace decimal
744         //loan = loan.replace(".", ""); // Remove preiods
745         loan = Math.round(loan);
746
747         form.loan.value = loan; // refresh loan amount in form without commas or
748 periods
749
750         if (form.duration_units.value == 1) { // Duration in years
751             var duration = (form.duration.value*12); // in months
752         }
753         else { // Duration in months
754             var duration = form.duration.value; // in months
755         }
756
757         var interest_rate = form.interest_rate.value.replace(",","."); // Replace
comma with period

```



```

758         form.interest_rate.value = interest_rate; // refresh duration in form
without commas
759         interest_rate = (interest_rate/12); // monthly

760
761         var quote = (loan * interest_rate) / ( 100 * ( 1 - Math.pow ( ( 1 +
(interest_rate/100) ), -duration ) ) );
762
763         if (quote.toFixed) { //if browser supports toFixed() method
764             quote = quote.toFixed(2);
765         }
766
767         form.quote.value = quote; // monthly
768
769         // Calculate total to be repaid
770         var total = (quote * duration);
771         form.total.value = total; // total
772     }
773 }
774
775
776 var mortgage_calc_popUpWin=0;
777 function mortgage_calc_popUpWindow(URLStr, left, top, width, height) {
778     if(mortgage_calc_popUpWin) {
779         if(!mortgage_calc_popUpWin.closed) mortgage_calc_popUpWin.close();
780     }
781     mortgage_calc_popUpWin = open(URLStr, 'mortgage_calc_popUpWin',
'toolbar=no,location=no,directories=no,status=no,menubar=no,scrollbars=no,resizable=no,copy
history=yes,width='+width+',height='+height+',left='+left+',
top='+top+',screenX='+left+',screenY='+top+');
782 }
783 </script>
784
785     <form action="index.php" name="mortgage_calc_form" id="mortgage_calc_form"
method="post">
786     <table class="moduletable_" border="0" cellpadding="3" cellspacing="1" width="100%">
787         <tr>
788             <td>Total property value</td>
789             <td colspan="2">
790                 <input type="text" name="total_property_value" id="total_property_value"
size="12" maxlength="12" value="0" class="inputbox"
onchange="Javascript:calculate_loan_amount();" />
791             </td>
792         </tr>
793         <tr>
794             <td>Deposit</td>
795             <td colspan="2">
796                 <input type="text" name="deposit" id="deposit" size="12" maxlength="12"
value="0" class="inputbox" onchange="Javascript:calculate_loan_amount();" />
797             </td>
798         </tr>
799         <tr>
800             <td>Loan amount:</td>
801             <td>
802                 <input type="text" name="loan" id="loan" size="12" maxlength="12" value="0"
class="inputbox" readonly /> (Use "." for Decimals)
803             </td>
804             <td align="right">
805                 <a
href="Javascript:mortgage_calc_popUpWindow('modules/mod_mortgagecalc/help/help.english.php'
, 0, 0, 450, 370);">

```

```

806         
807     </a>
808     </td>
809 </tr>
810 <tr>
811     <td>Duration:</td>
812     <td colspan="2">
813         <input type="text" name="duration" id="duration" size="2" maxlength="2"
value="" class="inputbox" />
814         years          <input type="hidden" name="duration_units"
value="1" />
815     </td>
816 </tr>
817 <tr>
818     <td>Interest rate:</td>
819     <td colspan="2"><input type="text" name="interest_rate" id="interest_rate"
value="6" size="3" class="inputbox" style="background-color:#F0F0F0;" />%</td>
820 </tr>
821 <tr>
822     <td>Monthly repayments:</td>
823     <td colspan="2">
824         USD
825         <input type="text" name="quote" id="quote" size="10" readonly style="background-
color:#CCCCC;" class="inputbox" />
826     </td>
827 </tr>
828
829     <tr>
830     <td>Total to be re-paid:</td>
831     <td colspan="2">
832         USD
833         <input type="text" name="total" id="total" size="10" readonly
style="background-color:#CCCCC;" class="inputbox" />
834     </td>
835 </tr>
836
837 <tr>
838     <td colspan="3"><input type="button" name="submit" value="Calculate"
onClick="calculate_mortgage();" class="button" /></td>
839 </tr>
840 </table>
841 </form>    </div>
842 </div>
843
844 </div>
845     <!-- SPOTLIGHT -->
846
847
848
849
850
851
852     </div>
853
854 <script type="text/javascript">
855     window.addEventListener('load', function (){ equalHeight ('#ja-content-mass-bottom .ja-
box') });
856 </script>
857
858     </div>

```

```

858                                     </div>
859                                 </div>
860                                 <!-- //CONTENT -->
861
862                             </div>
863                             <!-- RIGHT COLUMN-->
864                             <div id="ja-right" class="column sidebar" style="width:27%">
865
866
867                                     <div class="ja-colswrap clearfix ja-r1">
868                                             <div id="ja-right1"
class="ja-col column" style="width:100%">
869
870
871                                     <div class="ja-moduletable moduletable clearfix" id="Mod78">
872                                             <h3><span>Apply Now!</span></h3>
873                                             <div class="ja-box-ct clearfix">
874                                                     <div align="center">
875 <a href="/web/20131231022550/http://www.coronacapitalgroup.com/apply" target="_self">
876 </a>
877 </div> </div>
878 </div>
879 <div class="ja-moduletable moduletable clearfix" id="Mod86">
880 <h3><span>Skype us!</span></h3>
881 <div class="ja-box-ct clearfix">
882
883 <div style="text-align: center;">Want a quote? Have a question?
884 Chat with us now!<br/><a href="skype:corona-capital?chat"></a></div>
885 </div>
886 <div class="ja-moduletable moduletable clearfix" id="Mod28">
887 <div class="ja-box-ct clearfix">
888 <div align="center">
889 <a href="/web/20131231022550/http://www.coronacapitalgroup.com/email" target="_self">
890 </a>
891 </div> </div>
892 </div>
893 <div class="ja-moduletable moduletable clearfix" id="Mod81">
894 <h3><span>Facebook</span></h3>
895 <div class="ja-box-ct clearfix">
896
897 <iframe src="/web/20131231022550if /http://www.facebook.com/plugins/likebox.php?
href=http%3A%2F%2Fwww.facebook.com%2Fpages%2FCorona-
Capital%2F142326035844672&amp;width=218&amp;colorscheme=light&amp;show_faces=true&amp;strea
m=true&amp;header=true&amp;height=400" scrolling="no" frameborder="0" style="border:none;
overflow:hidden; width:218px; height:400px;" allowTransparency="true"></iframe>
898 </div>
899 </div>
900 <div class="ja-moduletable moduletable clearfix" id="Mod16">
901 <h3><span>Polls</span></h3>
902 <div class="ja-box-ct clearfix">
903
904 <h4 class="poll-title">What will you do with the money you get from Corona Capital?</h4>
905 <form name="form2" method="post" action="index.php" class="poll">

```

```

906         <input type="radio" name="voteid" id="voteid1" value="1" alt="1" />
907     <label for="voteid1">
908         Buy a home     </label>
909
910     <br />
911         <input type="radio" name="voteid" id="voteid2" value="2" alt="2" />
912     <label for="voteid2">
913         Buy a new car   </label>
914
915     <br />
916         <input type="radio" name="voteid" id="voteid3" value="3" alt="3" />
917     <label for="voteid3">
918         Home remodelling    </label>
919
920     <br />
921         <input type="radio" name="voteid" id="voteid4" value="4" alt="4" />
922     <label for="voteid4">
923         Pay bills         </label>
924
925     <br />
926         <input type="radio" name="voteid" id="voteid5" value="5" alt="5" />
927     <label for="voteid5">
928         Pay for school    </label>
929
930     <br />
931         <input type="radio" name="voteid" id="voteid6" value="6" alt="6" />
932     <label for="voteid6">
933         Start a business   </label>
934
935     <br />
936         <input type="radio" name="voteid" id="voteid7" value="7" alt="7" />
937     <label for="voteid7">
938         Travel             </label>
939
940     <br />
941         <input type="submit" name="task_button" class="button" value="Vote" />
942     <a href="/web/20131231022550/http://www.coronacapitalgroup.com/component/poll/14-
943     what-will-you-do-with-the-money-you-get-from-corona-capital#content" class="poll-
944     result">Results</a>
945
946     <input type="hidden" name="option" value="com_poll" />
947     <input type="hidden" name="id" value="14" />
948     <input type="hidden" name="task" value="vote" />
949     <input type="hidden" name="d10a75c9be4ee718f98185e4d8ac7c06" value="1" /></form>
950 </div>
951
952     <div class="ja-moduletable moduletable clearfix" id="Mod77">
953         <h3><span>Links</span></h3>
954         <div class="ja-box-ct clearfix">
955             <a href="/web/20131231022550/http://www.youtube.com/coronacap/">Corona
956             Capital's YouTube Page</a><br>
957
958             <a href="/web/20131231022550/http://www.solicitorsinreading4u.co.uk/">Solicitors in
959             Reading</a>, U.K.<br>
960
961             <a href="/web/20131231022550/http://www.solicitorsinglasgow4u.co.uk/">Solicitors in
962             Glasgow</a>, U.K.<br>
963
964             <a href="/web/20131231022550/http://www.gillaw.com/">Gillaw.com</a>: Divorce and family law
965             attorneys. Offices in Phoenix and Mesa, AZ.<br>
966
967             <a
968             href="/web/20131231022550/http://www.coronacapitalgroup.com/%20http://www.gillaw.com/Our-
969             Team/About-the-Firm.html">Gillespie, Shields & Durrant</a>: Discuss your divorce matter.
970             Call (602) 870-9700 (Phoenix), or (480) 985-4000 (Mesa).<br>

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958 <a
href="/web/20131231022550/http://www.coronacapitalgroup.com/%20http://www.gillaw.com/Family
-Law/Phoenix-Divorce.html"> Phoenix divorce lawyer</a>: Contact the firm today to discuss
your situation with an experienced lawyer.<br>
959
960 <a href="/web/20131231022550/http://www.solicitorsinedinburgh4u.co.uk/">Solicitors in
Edinburgh</a><br>
961
962 <a
href="/web/20131231022550/http://www.coronacapitalgroup.com/%20http://www.jamesmurraylaw.co
m/">Liverpool Solicitors</a><br>
963
964 <a href="/web/20131231022550/http://www.arizonalegalbriefcase.com/">Arizona Legal
Briefcase</a><br>
965
966 <a href="/web/20131231022550/http://www.searchwarning.com/">Search Warning</a>: Searching
for you day and night!<br>
967 </div>
968
969
970
971
972
973 </div>
974
975 </div>
976 </div>
977 <!-- //RIGHT COLUMN-->
978
979
980
981 </div>
982
983
984 </div>
985 <!-- //MAIN CONTAINER -->
986
987 <div id="ja-botsl-1" class="wrap">
988
989
990 <div class="main">
991
992
993
994 <div class="main-inner1 clearfix">
995
996 <!-- SPOTLIGHT -->
997 <div class="ja-box column ja-box-left"
style="width: 25%;">
998 <div class="ja-moduletable moduletable clearfix" id="Mod19">
999 <h3><span>Latest News</span></h3>
1000 <div class="ja-box-ct clearfix">
1001
1002 <ul class="latestnews">
1003 <li class="latestnews">
1004 <a href="/web/20131231022550/http://www.coronacapitalgroup.com/structured-
settlement-annuity-transparency" class="latestnews">
1005 Corona Capital Brings Transparency to the Sale of Structured
Settlement Annuities</a>
1006

```

```

1007         </li>
1008         <li class="latestnews">
1009             <a href="/web/20131231022550/http://www.coronacapitalgroup.com/structured-
settlement-annuity-advice" class="latestnews">
1010                 Advice on How to Sell a Structured Settlement Annuity for the Most
Money</a>
1011             </li>
1012             <li class="latestnews">
1013                 <a href="/web/20131231022550/http://www.coronacapitalgroup.com/selling-
structured-settlement-annuity" class="latestnews">
1014                     Sell Your Life Contingent Structured Settlement Annuity
Payments</a>
1015             </li>
1016             <li class="latestnews">
1017                 <a href="/web/20131231022550/http://www.coronacapitalgroup.com/current-
inventory-of-secondary-market-annuities" class="latestnews">
1018                     Current Inventory of Secondary Market Annuities</a>
1019             </li>
1020             <li class="latestnews">
1021                 <a href="/web/20131231022550/http://www.coronacapitalgroup.com/component/content/article/42-
applications/90-get-a-quote-before-you-sell-your-annuity-or-structured-settlement-now"
class="latestnews">
1022                     Get a Quote Before You Sell Your Annuity or Structured Settlement
Now!</a>
1023             </li>
1024         </ul>
1025     </div>
1026 </div>
1027 </div>
1028         <div class="ja-box column ja-box-center" style="width:
25%;">
1029             <div class="ja-moduletable moduletable clearfix" id="Mod22">
1030                 <h3><span>Popular</span></h3>
1031                 <div class="ja-box-ct clearfix">
1032                     <ul class="mostread">
1033                         <li class="mostread">
1034                             <a href="/web/20131231022550/http://www.coronacapitalgroup.com/current-
inventory-of-secondary-market-annuities" class="mostread">
1035                                 Current Inventory of Secondary Market Annuities</a>
1036                         </li>
1037                         <li class="mostread">
1038                             <a href="/web/20131231022550/http://www.coronacapitalgroup.com/structured-
settlement-annuity-value" class="mostread">
1039                                 How Much Money Will You Get Should You Sell Your Structured
Settlement Annuity?</a>
1040                         </li>
1041                         <li class="mostread">
1042                             <a href="/web/20131231022550/http://www.coronacapitalgroup.com/component/content/article/45-
general/49-get-a-quote-before-you-sell-your-annuity-or-structured-settlement"
class="mostread">
1043                                 Get a Quote Before You Sell Your Annuity or Structured
Settlement</a>
1044                         </li>
1045                         <li class="mostread">
1046                             <a href="/web/20131231022550/http://www.coronacapitalgroup.com/sell-
settlement-annuity-transfer" class="mostread">
1047                                 How to Get Life Insurance to Protect a Life Contingent or Non-
Guaranteed Structured Settlement Annuity Transfer</a>

```

```

1048         </li>
1049         <li class="mostread">
1050             <a href="/web/20131231022550/http://www.coronacapitalgroup.com/sell-your-
annuity" class="mostread">
1051                 Sell Your Annuity</a>
1052         </li>
1053     </ul>    </div>
1054 </div>
1055
1056     </div>
1057     <div class="ja-box column ja-box-center" style="width:
25%;">
1058         <div class="ja-moduletable moduletable clearfix" id="Mod43">
1059             <h3><span>Who Are We?</span></h3>
1060             <div class="ja-box-ct clearfix">
1061                 <p>We buy <strong>annuity, lottery and structured settlement payments
including life contingent structured settlement annuities.</strong> Our excellent funding
sources and low cost of business operations&nbsp;allows us to fund our clients at very
competitive rates. Please contact us if you'd like to <a title="Get the most money you can
for your annuity, lottery or structured settlement payments with Corona Capital."
href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/application-to-sell-your-
annuity-or-structured-settlement" target="_self">sell your annuity, lottery or structured
settlement payments</a>.&nbsp; Thank you for visiting our site.</p>
1062             </div>
1063         </div>
1064     <div class="ja-box column ja-box-right" style="width:
25%;">
1065         <div class="ja-moduletable moduletable clearfix" id="Mod44">
1066             <h3><span>Online Support</span></h3>
1067             <div class="ja-box-ct clearfix">
1068                 <p><a title="Corona Capital will provide you with excellent service and the
most money for your annuity, lottery or structured settlement payments."
href="/web/20131231022550/http://www.coronacapitalgroup.com/home" target="_self"></a></p>
1070 <p>16192 Coastal Hwy<br />Lewes, DE 19958-3608</p>
1071 <p class="icon icon-phone">+1 (888) 852-5658</p>
1072 <p class="icon icon-fax">+1 (888) 222-7028</p>
1073 <p class="icon icon-facebook"><a title="Visit Corona Capital on Facebook for information on
annuities, lottery payments and structured settlements."
href="/web/20131231022550/http://www.facebook.com/coronacap"
target="_blank">facebook.com/coronacap</a></p>
1074 <p class="icon icon-twitter"><a title="Visit Corona Capital on Twitter for more information
on annuities, lottery payments and structured settlements."
href="/web/20131231022550/http://www.twitter.com/coronacap"
target="_blank">twitter.com/coronacap</a></p>
1075 <p class="icon icon-skype">corona-capital</p>
1076     </div>
1077 </div>
1078
1079     <!-- SPOTLIGHT -->
1080
1081
1082 </div>
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1086         </div>
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1089         </div>
1090
1091 <script type="text/javascript">
1092     window.addEvent('load', function (){ equalHeight ('#ja-botsl-1 .ja-box') });
1093 </script>
1094         <div id="ja-navhelper" class="wrap">
1095
1096
1097             <div class="main">
1098
1099
1100
1101                 <div class="main-inner1 clearfix">
1102
1103                     <div class="ja-breadcrumbs">
1104                         <strong>You are here:</strong> <span class="breadcrumbs pathway">
1105 <span class="name">Home</span></span></div>
1106                     </div>
1107
1108                     <ul class="ja-links">
1109                         <li class="layout-switcher">&nbsp;</li>
1110                         <li class="top"><a href="#Top" title="Back to Top">Top</a></li>
1111                     </ul>
1112
1113                     <ul class="no-display">
1114                         <li><a href="#ja-content" title="Skip to content">Skip to content</a></li>
1115                     </ul>
1116
1117                 </div>
1118
1119
1120
1121             </div>
1122
1123
1124
1125         </div>
1126
1127         <div id="ja-footer"
1128 class="wrap">
1129
1130             <div class="main">
1131
1132
1133                 <div class="main-inner1 clearfix">
1134
1135                     <div class="ja-copyright">
1136                         <small><div align="center">Copyright © 2013. All Rights
1137 Reserved.&nbsp;&nbsp;&nbsp;Designed by <a href="/web/20131231022550/http://www.coronacapitalgroup.com/"
title="Get the most money you can for your annuity, lottery or structured settlement
payments." target="blank">Corona Capital LLC</a> &diams;&nbsp;&nbsp;&nbsp;<a
href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/annuity-and-structured-
settlement-sale-application" title= "Receive a quote for your annuity. Get more money with
Corona Capital." target="blank">Annuities</a> &#124; <a

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href="/web/20131231022550/http://www.coronacapitalgroup.com/current-inventory-of-secondary-
market-annuities" title="Earn excellent returns on safe, secure investments with Secondary
Market Annuities." target="blank">Investors</a> &#124; <a
href="/web/20131231022550/http://www.coronacapitalgroup.com/apply/lottery-sale-application"
title="Receive a quote for your lottery payments with Corona Capital."
target="blank">Lottery</a> &#124; <a
href="/web/20131231022550/http://www.coronacapitalgroup.com/annuities-lottery-structured-
settlements/structured-settlements" title="Get the most money you can should you decide to
sell your structured settlement annuity with Corona Capital." target="blank">Structured
Settlements</a> &rsquo;&rsquo;&rsquo; <a
href="/web/20131231022550/http://www.coronacapitalgroup.com/privacy-policy" title="Read
Corona Capital's Privacy Policy." target="blank">Privacy Policy</a></div>
</div>

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</div>

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</div>

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<script id='my_vsp'
src='/web/20131231022550js /http://coronacapitalgroup.com/lindsey_corona_client.js?
swf=http://coronacapitalgroup.com/swf/en/lindsey_corona_client.swf&flv=http://www.coron
acapitalgroup.com/flv/en/what_determines_lump_sum.flv&start=normal&close=close&
play_when=1&align_right=true&show_loading=yes&width=480&height=360&vlm=
80&x_off=70'></script>
<div id="ja-googleanalytics"
class="wrap">

```

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<div class="main clearfix">

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<script type="text/javascript">

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var _gaq = _gaq || [];
_gaq.push(['_setAccount', 'UA-16620816-3']);
_gaq.push(['_setDomainName', '.coronacapitalgroup.com']);
_gaq.push(['_trackPageview']);

(function() {
var ga = document.createElement('script'); ga.type = 'text/javascript'; ga.async = true;
ga.src = ('https:' == document.location.protocol ? '/web/20131231022550/https://ssl' :
'/web/20131231022550/http://www') + '.google-analytics.com/ga.js';

var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(ga, s);
})();
</script>

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</div>

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</div>

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</div>

</body>

</html>

<!--

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